

ATTAIN A HAPPY & PEACEFUL LIFE

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This book is dedicated to my wife and parents who always supported me in the ups and downs of my life.

PROLOGUE

The purpose of writing this book is to help you achieve peace and happiness in life. Peace and happiness are not achieved from external factors. These are achieved from your inner self. Peace and happiness are a state of mind. In today's world, there are many factors which bring worry, stress and sadness in oneself.

Most of the people do not even know that they are under heavy stress and in a disturbed state of mind. Many know that they are stressed out but do not know what could be the right path to handle their problems and worries.

After reading this book, you will have a clear conscience of what is more important in your life. You will also come to know about how to reduce the stress and worries which are consuming the golden days of your precious life.

I hope that this book will help you in realizing your better self and help in achieving peace and happiness in your life. This is my sole purpose.

Nikhil Anshuman

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CHAPTER 1

DO NOT HOLD YOURSELF



*“Listen to your heart. Plan and execute what it desires
& you will be happy and peaceful.”*

A human heart is full of desires. During day-to-day activities, there are many times when your heart would have said to you, “Let’s go there and have fun.” Or “Let’s go to this new restaurant and try a new dish.” Ask yourself, how many times have you fulfilled those small wishes that your heart had made? Not fulfilling those small desires causes a mild depression in ourselves that we never know of.

For a long time, I wanted to visit a few tourist places in India. Each time when my heart desired to go to such places, I would say to myself, “At present, I have this important work. Maybe, I will do it next time.” The more I resisted, the more intense these thoughts started to become over the months. One day, I decided to go to one of those places “The Lavasa City” where I always wanted to go. I took my time off,

planned a journey and went to the Lavasa City. That was the most beautiful day of my life. I wondered that day that why I was stopping myself from visiting new places. I was feeling very happy, fulfilled and satisfied that day.

Now, let us see the scientific reason behind this feeling. Our mind is a 24 hour functional living machine. It functions even when you are sleeping. When you are awake, it always keeps on producing thoughts about present, past and future affairs. Being in control of your thoughts creates anxiety and stress.

When you visit a new place, your mind will be distracted from your regular thoughts and instead, it will be more focused on learning about the new place or thing that it has just seen. It would wonder what these new things are and where these new paths of this place would lead it to. This distraction does wonders for us. It relaxes us from the day-to-day stressful thoughts and brings us to the miraculous levels of peace and happiness.

Going to a journey was just a part of what would happen if you listened to your heart. In the day-to-day activities, you would have desired of many small things like, "I wished I could have that chocolate." When you get this feeling, just go ahead and have that chocolate. If you wished to go to a movie, go there. Do not stop yourself. If your friends are willing to go with you, take them and have fun. But if nobody is there with you, go by yourself. Remember, you are never alone. You are always with yourself.

There are certain circumstances when you might be busy doing your meetings, preparing presentations or doing some other important tasks. Under such circumstances, create a

plan to execute your desires. There are 24 hours in a day and 365 days in a year. If you plan properly, anything could be achieved.

One of my friends Deepak always wanted to go on a solo ride. On a fine Sunday evening we were talking when he disclosed this feeling to me. I asked him, "What is stopping you from doing this?" He had hundreds of reasons for not going to the ride. He said, "I might suffer a backache." "What if the bike malfunctions and stops in the middle of the deserted road?"

Deepak was terrified of the facts which never took place and might will never take place in his life. I asked him to take his mind towards a positive tune and think about the good things that will happen to him when he goes for a solo ride to the places that he had dreamed of. I said, "Plan this ride, take the courage and go live your life."

To my surprise, he went to a solo ride just two days after having a discussion with me. When he came back, he had a lot to say. I saw a glitter in his eyes and happiness on his face that I would always remember in my life.

Holding yourself with your desires is the worst thing that you do to yourself. So, in order to live a happy and peaceful life, close your eyes and say to yourself:

"I will never hold myself from doing things that I always wanted to do. This is a small life and I have to make the most of it by living it to the fullest."

"I have lost a part of my life. I am now too aged to do the things that I wished to do." Said a client of mine named Ramesh. I asked him that what he wanted to do? He said to me, "I have completed 50 years of my life. I always wanted to

become a professor in the college. But due to shortage of money, I had to pick a different job offer. I have worked in this job for almost 32 years. Now I am too old to become a professor. My time has gone.” I said to him - It is never too late in your life to start new things. You can still become a professor. Nobody is stopping you from doing this but yourself. If you ask my perspective, I think this is the most suitable time for you to become a professor. You are now well settled in your life. You have paid off all your loans. Your children have grown up. You have now good funding for their education. It is now more appropriate for you to start investing time in something that holds more value for your life.

Ramesh looked into my eyes with a little confusion for a few seconds. Then a shine of smile appeared on his face. I understood that his negative thoughts have now been conquered by the positive ones.

In the next years, he completed his master’s degree and after a few attempts he did become the professor in a reputable college. He still holds respect for me for the advice that I had given him. The advice changed his life. He is now a better person and living a satisfactory life.

It is never too late in life to try new things. If your instincts tell you to do something, go ahead and do it. Become what you always wanted to be.

“Go for it now. The future is promised to no one.”

— Wayne Dyer

CHAPTER 2

LET YOUR EGO DIE



“There is no I. There is no ME.”

Most of the worry, most of the anger that we get is related to our ego. What happens if someone tells you a few foul words or does not treat you in a respectful manner? Would you feel bad? Yes, of course if your ego is ruling over you.

When someone tells words in a disrespectful manner, normally one would think, “How could he say such words to ME?” Here, you see that the ego appears when the “ME” word comes to one’s mind. If you could let go of this word, you will be able to avoid many arguments and fights. Most of all, you will be able to conquer your anger.

I am telling a real life example to make this understanding better. One of my colleagues Amit was recruited in an IT company. Earlier, he worked as a team lead in his previous company. While joining this new company, he was promoted to a project manager. Once, I visited him at his house. He

looked rather disappointed with his new company. He told me that he was facing issues with his colleagues. He said that he had an argument with one of the team members in his team. *How could that team member say such things to ME? I am their manager.*

I said, you are their manager. But before that, you and your colleague are both a human being filled with emotions. Before you think of yourself (“ME”) think of your team member. Is he recently going through any problems? Are there any other issues going on in the project? Is everything okay with his family? Please put yourself in his shoes and then think of the issue again. Next time, when you go to the office, have a discussion with him personally.

When you give respect to your team members, you will be respected in return. Do not think of “ME” when you are in a team.

After a few days, I got a call from Amit. His voice sounded happy and relaxed. He had followed what I said. He said that the team member was not happy with how certain aspects of the project were being managed. Amit worked with him to put all affairs in order. Slowly, he gained his respect by helping him in certain technical areas of the project and by keeping a good behaviour with him. Now, he is feeling comfortable in working in the project.

Remember, that each and every person in this world is going through problems. Someone’s dear ones have died recently, someone is fired from his job and someone is divorced recently. You really could not know what problems one is going through in his life by looking at him. Hence, even if someone is rough with you, be gentle with him/her.

You are a good person. You have to treat everyone with respect. When you treat others with respect and be human with them, you will feel a sense of goodness within you. This goodness with help in bringing peace to your mind.

Now let us come to the word “I”. The word “I” has a very crucial role in bringing the ego to you. Many people use this character to fuel their ego. For example, *“I am the mayor of this city.”* Or *“I am the leader of this political party.”*

Now, once a person gets this feeling, he will start to have expectations. He starts to think, “I am the leader of this party. I must be respected and treated in a good manner.” Now, if someone talks to that person in any way which is less respectful than his expectations, the leader will think, “How could he talk to **ME** like that? I am the leader of this party.” This is the point and place which brings pain to oneself. Such feelings of being greater bring nothing more than grief, frustration and anger.

Be humble like a tree. A tree bends more towards the ground when it has more fruits. Let go of I and ME words and you will be happier than ever.

“If your ego starts out, 'I am important, I am big, I am special,' you're in for some disappointments when you look around at what we've discovered about the universe. No, you're not big. No, you're not. You're small in time and in space. And you have this frail vessel called the human body that's limited on Earth.”

— Neil deGrasse Tyson

"Happiness blooms in the presence of self-respect, and the absence of ego."

— Jonathan Lockwood Huie

CHAPTER 3

LOVE FOR POSSESSIONS



“The things that you own are made to make your life easier. Treat them as one. Let them go when you need to.”

I recently got to see a video of a flood affected area. A man was trying to pass a bridge on his motorcycle where there was heavy flow of water. But, he could not maintain his balance and fell down. He started to flow into the stream along with his motorcycle. When he was drowning, he still had held the handle of his motorcycle. The people went ahead with a rope to rescue him. They told him again and again to leave the motorcycle so that they could rescue him but to no avail. He didn't let the bike go. Somehow people were able to save him with great effort and difficulty. He finally came out alive along with his motorcycle.

After looking at this video, I was surprised to see his love for his bike. Was his bike really more valuable than his own life? No, he could have died trying to save his motorcycle instead of his own life.

Many of us love the items we own with such a great love that even a scratch on them ruins our happiness.

In the year 2004, I was studying engineering in my college. At that time, I owned a two wheeler. I was a student at that time and the two wheeler was a great asset for me. I had a love for that vehicle. Exams came. We got the preparatory leave for the exams. During this time, I used to go to college at night time to study in the library. One day, when I finished my studies and went to the parking, I was stunned to see that the side mirror of my motorcycle was stolen.

I was very sad to see this. For me, this was the greatest pain at that moment. Next day, I took my motorcycle to the service station. There, for just Rs. 70 (\$1) they fitted a new mirror. My joy had no bounds. That was the time when I saw that all parts of the bikes were being sold in the shop and anything that breaks or gets stolen could be replaced easily.

This was a life lesson for me. Most of the time we worry for the car, motorcycle or house that we own. While it is necessary to maintain your assets, it is not good to worry about them. After all, these are dead objects which could not feel a thing. All of these are assembled using parts, and each and every part could be replaced easily. The motorcycle that I used to worry about is now no longer with me. It was sold in 2010. Now I think, "What is the point of worrying about such

things which are there for your pleasure and convenience for a short period of time?”

Whenever you get a chance, I strongly suggest to look at how children treat their toys. A small toy worth 2-3 dollars is of high value to them. If you take their toy away, they will cry hysterically like the world will end if the toy is not returned to them. The siblings even fight for a toy and start to cry if one of them loses the fight for it.

“Papa, I want my doll back.” Said my elder daughter. She was crying loudly for her doll that her younger sister had snatched from her. So finally, me and my wife got into action and persuaded the younger sister to give the toy back in exchange for a piece of chocolate. We laughed about this incident later on in the evening saying that how children cry for these small things.

On that day, when I was going to sleep in the night, this incident put me into a real thought. Aren't all of our possessions our toys? We have just grown up into adults. But we just give more value to our new toys like our car, motorcycle, that new phone, that new clothe and etc. When our children cry for their toys of very small value, we laugh at them for this and think how childish it is to cry for such small things. But when it comes to our life, we worry for our possessions and make our health suffer for our toys. We make ourselves suffer for those things which do not have any life, which could be replaced easily and which are in our possessions for a very small period of time.

Worrying about unnecessary things puts stress on your priceless health. If you worry unnecessarily, this will increase stress. If the stress increases, it will increase your heartbeat

which is called “palpitations” in medical terms. It also impacts your digestion and causes breathlessness as well.

Hence, put more focus on your health. Think of the possible worst outcomes that could be caused by unnecessarily worrying about these possessions. Use these possessions for your own good. Maintain them but do not worry about them. Use them so that they bring joy to your life. On a rainy day, take your car outside. Enjoy the view and the long drive. Do not worry about what will happen to your car. Do not worry that your car will become muddy. You could get it washed down later on. But, in order to protect your car, if you do not go outside then that day of your precious life will be lost. *Live your life and keep it on top of all of your possessions.*

There is one more kind of love for possessions. It is called “Not letting it go”. Do you have a backyard in your house which is full of those things that are of no use? Do you have useless things lying in your basement from years? If your answer is yes, then you are a victim of the love-trap for your possessions. A human being is an emotional species. When he uses something or lives with something for a few days, he starts to develop feelings for those things. This love does not see whether the object is living or lifeless. You rode your bicycle when you were a kid. Now you have grown up and your bicycle is rusting in your backyard. Why not to sell it off or throw away? Let your old possessions go and make space for new things in your life. Bring a sweet light of sunshine in your life.

NIKHIL ANSHUMAN

“Anything you cannot relinquish when it has outlived its usefulness possesses you, and in this materialistic age a great many of us are possessed by our possessions.”

— Peace Pilgrim

CHAPTER 4

LOVE YOUR FAMILY



“Your father, mother, brother, sister and spouse are only in this world who love you truly and will ever care about you.”

We all love our family. But in today's lifestyle, we do not get to chat enough to them. We forget to know the whereabouts of our closest family members who always had been a crucial part of our lives.

Remember the day in your childhood when you used to live with your father, mother, brothers and sisters. What an awesome happy days were they! Now, you do not realize but a secluded lifestyle has costed you your happiness.

It does not matter how busy you are. It just takes seconds to dial a number to your parents, brother, sister and spouse. Call them and talk to them regularly. Keep in touch. This will help you a lot in maintaining your happiness and peace of mind. Discuss your problems with your parents and other

family members. They are the only ones who would give you a fair advice.

This chapter is divided into 3 sections:

- a) Parents
- b) Brother & Sister
- c) Spouse (Husband/wife)

PARENTS

In this entire world, your father and mother are the only one who love you the most & care for you truly. They would do anything more than their life to see a smile on your face.

One of my friends once said to me, “I do not think my father loves me anymore. All that he does is keep yelling at me and getting irritated over any good thing that I try to do.”

I said to him, *“Your father loves you more than anything in this world. You just do not know it yet. He is the only one in this world, who cares about your future. This world is full of difficulties. He wants you to become stronger to face them. If he yells at you, the most probable chances are you are doing something which is not going to give a good outcome. At this moment, you are not mature enough to see the distance till which your father has seen and experienced the life. One day, you will know that your father was right. One day, you will understand that he loved you. Understand this today while he is alive.”*

Your father and mother will not be alive for your whole life. They are in this world for a far lesser time than we are.

Hence, always keep in touch with them. They miss you, they love you and they will always be happy from the core of their heart to hear your voice.

Whenever there is any problem, you should go and discuss it with them. You might think, ***“What will they know about my professional life? There are many problems that I face in my project. How could they possibly help me?”*** Well, they might not be able to help in resolving the technical questions. But, there is one more thing called “life” for which they have far more experience than you do. They have lived their life and have passed through all of the difficulties in different stages of life that are yet pending to come for you. Hence, go ahead and talk to them about the day-to-day difficulties that you are facing. They will have good solutions for your issues.

Talk to your parents with respect. If they are getting old, do your best to take care of them. Never yell at them. Parents are going to be in your life for a very short time. Do not do anything for which you would regret after they are gone from this world.

If there is anything that you ever did that has hurt your parents, please go and say sorry to them. Hug them.

My friend Vipin had always complaints with his father. He said that the differences between them had grown so much that they are no longer talking to each other. Even when he has to call, he just calls his mother and talks. His father does not come on the phone call to talk to him even for a minute.

I told Vipin that he is in a very big misunderstanding to think that his father is not interested in his life. It is also not right to think that his father does not wish to talk to him. I asked him, “Do one thing. Go meet your mother and ask her

a simple question - Does my father take any interest when I call you?" Vipin did this and when he came back to share the answer, the look on his face seemed very different to me. His mother had said to him, *"Your father had always been with me listening to each and every word that you spoke on phone. Every day, he waited for his son's call silently. He was always concerned about you & cared for you. Not from words but from his heart."* After knowing this, I said to him, "Vipin, now that you know how much your father loves you, just do one thing. Go back to your home and hug your father. Tell sorry to him if you made any mistakes." He went back and did exactly the same thing. The moment he hugged his father, both started to weep. Their tears wiped out all anger, complaints and differences between them.

Make your parents feel loved. Take care of them until they are in this world. This is the key to your happiness and peace. If your parents are happy & satisfied, a part of your heart will feel satisfied. Your heart will always be fulfilled that you took care of your parents and they were happy with you while they were in this world.

"Love your parents and treat them with loving care. For you will only know their value when you see their empty chair."

— Anonymous

BROTHER & SISTER

Remember the last time when you spent time with your siblings. If the time starts to feel far away, it is time to give them a call and plan a weekend with them.

The sense of joy that spending time with your siblings could give you is irreplaceable. Keep repeating this. Call them, talk to them and spend time with them. They are a very big part of your life. When we are with our siblings, we are our true selves. We behave very naturally as we wish to.

Remember the office parties where you have to wear good clothes and behave like a gentleman. With your siblings, you do not have to! As a result of this, you are very relaxed, very happy and behave naturally in the way you want to.

Spending time with them will cherish you, refresh your mind and will give you a high level of happiness.

I myself have a brother and sister. I keep myself always engaged with them. I live with my parents and brother. My sister is married and settled in Dubai.

Each morning when I wake up, I make sure that I talk to my parents at the tea time. After this, I go and see my brother. I care for him. Whenever he comes from his office, I make sure to spend 5 minutes of my time to talk to him. He is my younger brother. If he discloses any issue, I try to cooperate with him in resolving the issue. We both are very happy together.

Whenever my sister comes back from Dubai to visit us, she brings a bag of joy with her. It is so good to see her and to be with her in those days! Whenever she comes, my brother

makes small weekend's plans with me & my sister. We go together and have great fun. I am very happy when I am with my brother, sister and my family. Being with them brings the childhood back in me. This kind of happiness and peace with siblings is something I could not get from anywhere else.

“Siblings-the definition that comprises love, strife, competition and forever friends.”

— Byron Pulsifer

SPOUSE

Your spouse is the one who will always be there in your life for you. Your husband or your wife is the one who will take care of you in your midlife and old life. Hence, it is very important that you develop a very good understanding with your better self.

The best thing you could do to your spouse is to behave nicely with him/her. Talk to her with a smile on your face. Everyone in this world wants to be loved. Show your love and affection towards her. Show appreciation for the work that they do. After all, you are the only person whose opinion is most valuable to them. When your wife tries making a new food, appreciate it. When she makes a cup of coffee, tell her that the coffee is very nice. When your husband fixes that furniture, tell him how this was very helpful for you. Show appreciation for the small things that your spouse does.

“This table is looking very dirty. Would you please clean it?” I asked my wife. She said that she will do it as soon as she gets time from her daily chores. Next day, she cleaned the

table. When I saw the clean table, I went to her and said. *“Thank you dear for cleaning my table. Today, I started to write my diary on it and felt very comfortable for how clean it was. Thanks again.”* Right after I said this, she looked at me with a little smile. The price of her efforts paid off. Our spouse does many things for us daily without asking for a credit. The least we could do is show our appreciation for small things that they have done for us. Such kind acts will definitely create more love in between your relationship.

Whenever possible, try to spend quality time with your spouse. Take your time off. Plan a long drive with your spouse. Plan holidays with him/her. Such trips and holidays will give you a long lasting memory that you will cherish for your lifetime.

I still remember the trips on which I had gone with my wife and children. My state Maharashtra turns to a paradise in the rainy season. All of the hills start looking green. The breeze of fresh cold air with petrichor calms your inner self. The waterfalls from the mountains along with the water filled dams create a heavenly environment. The dark black clouds hide the sun and create a perfect opportunity to go outside and have fun.

“Would you like to go to Mahabaleshwar?” I asked my wife. Mahabaleshwar is a hilly area which is known for its beautifulness in the rainy season. It also has a very popular temple of Lord Shiva (Lord Shiva is one of the most important gods in the Hindu religion). My wife said, “Yes, sure. Next week, there is holiday on Monday and Tuesday in the children’s school. It will be a long weekend. Let us plan it then.” We booked a hotel and went to a long Car trip to

Mahabaleshwar. The road trip was fun. We stopped at many places, had snacks and watched the waterfalls at some places. We even got a chance to go into a small waterfall which was not that deep. We reached hotel on evening. We took rest on that day. On the next day, we went to visit the temple. We prayed to God. After this, we went back to our hotel. In the evening, we walked in the little market, bought some local made items and took snacks from the small shops there. It was a lot of fun. My wife was happy, my children were smiling and I was very happy looking at them. The photos that we took, formed a lifelong memory. It has been many years since we went there. But still when me and my wife look at the photographs, it brings a smile to our faces. It was such a lovely and memorable experience. We look at how adorable our kids were at that time and laugh on the innocent activities that they did and the funny talks they used to do with us. This trip not only strengthened our relationship but also it still keeps us happy in our married life.

Now, let us talk about some hard times of married life. There are times when our spouse is upset and may yell at you. This could be due to various external factors. Maybe the boss had yelled today at your wife. Maybe your husband did not get to eat the whole day due to a project deadline. You do not know yet what your spouse is going through. Handle the situation normally and try to talk to your spouse. Try to find out what is bothering him/her. They will tell you their problem once they cool down. Your spouse will also be grateful in his/her heart for the support that you showed when they needed it most.

Do not take your spouse for granted. Do not take your work stress or any other problems in the form of anger on your innocent wife or husband. They are also human beings and most importantly, the human beings that you love most. Once your anger cools down, you will regret when you look at their sad face. The bad words act like a sharp knife which cut the victim through their heart. What you have said could not be taken back. But, it will keep causing pain to your wife or husband for years.

Once, I hurt myself while doing my daily chores. I screamed. My wife came running on hearing my scream. In pain, I shouted, “Couldn’t you place things at the right place?” My tone was really bad. Her face turned red. She didn’t say anything. She applied the medicine on my wounds and carried on with her daily work. When the tides of my anger settled, I slowly started to realize what I had said and how I had said it. I started to feel bad for my beloved wife. It was my mistake to stumble upon the table while keeping my eye on the phone. I was distracted. I went right away to apologize to her. I apologized and was forgiven.

When the mistake is yours, do not hesitate to apologize to your spouse. Apologizing is one of the best ways to keep a healthy relationship. It also creates transparency with your spouse. Never hesitate to say sorry.

The gifts also play a special role in the happiness of your spouse. By gifts, I do not mean the expensive gifts. You could gift a chocolate to your spouse. He/she will be happy to get this gift. The reason is not monetary. When your spouse gets the gift, he/she will know that you care for him/her. This feeling is the actual thing which is priceless.

Look for very small things that your spouse needs. Have her clothes started getting old? Is his/her t-shirt getting torn out? Buy those small things that they need, but they are ignoring them. Gift them those things. This will strengthen your relationship when your spouse knows how much you care for him/her.

The most important key to happiness is your family. If your parents, spouse and siblings are happy and if you are spending quality time with them, you would naturally be happy and have a peace of mind. Always remember that your happiness is linked to their happiness.

“Being a family means you are a part of something very wonderful. It means you will love and be loved for the rest of your life.”

— Lisa Weed

CHAPTER 5

YOU HAVE VERY LITTLE TIME



“Everything in this world is mortal. You have limited time. Spend it in doing what you love to do.”

The average lifespan of a human being is 70 years. Till the age of 23 years, we spend our time studying in school and college. When this time goes, we mostly get a job and do it till the age of 60 years. This is the time span of 37 years. This is more than 55% of our life. A person spends more than 55% of his life working. Don't you think this time should be spent in working on what you love to do?

“Time isn't the main thing. It is the only thing.”

— Miles Davis

Now by saying this, I am not asking you to leave your job. What I am saying is to invest time in doing what you love to do. Do you like to make YouTube videos? If the answer is yes,

then go right ahead and start making videos in your free time. If you have knowledge in cooking, you could make YouTube videos on several cooking lessons. In this world, everyone is talented and expert in knowledge of a particular subject. You could make YouTube videos on what you love to do. This will help you to keep your hobbies growing and other people in this world will be benefited by your knowledge as well. While making YouTube videos, you could put advertisements in them and earn money as well. When you start earning money from your passion, this will become a key motivator to make you keep working more on it. This will result in tremendous growth over time.

Similarly, there could be various other ideas which would fit your interests. Below is a very good way that the co-founder of Apple Inc. Steve Jobs used to decide what was best for him:

“I have looked in the mirror every morning and asked myself: ‘If today were the last day of my life, would I want to do what I am about to do today?’ And whenever the answer has been ‘No’ for too many days in a row, I know I need to change something.”

— Steve Jobs

Take time in investing in your ideas and along with your job, start working on your hobbies. This will give you fulfilment and happiness. When your hobby starts giving you a good income, you could slowly move from your current job to your hobby and make it a primary source of income.

“I do not like this job.” Said my friend’s cousin Ulhas to me on my friend’s birthday party. I asked him, “So tell me Ulhas, what are your next steps now to start doing what you like to do? Are you taking any steps?” (Ulhas is his name.)

“No, I have not.” He said. I said to him, “If you do not like this job, you are wasting the precious moments of your life. You have to work for the rest of your life till your retirement. Why not start working on something that you like doing and which could bring food on your plate as well?” Ulhas said, “I always liked the idea of opening a restaurant. But, now I have house loan and car loan. I have the responsibility of my family and my parents. There is no way I could leave this job and start a restaurant business. Apart from that, how will I manage funding for starting a big restaurant?”

I said to him, “*You do not need to leave your job to start your new restaurant business. You could open it sideways while still doing your job.*” Looking at me in a bit of suspicion, Ulhas asked, “But, who will look after the restaurant?” I said to him, “Ask your father to look into the business until it is settled. Once the business starts making a profit, you could resign from your present job and move full time to your restaurant business.”

Ulhas said, “But, you did not provide a solution to one more concern of mine. How would I manage to get money for starting a large restaurant?” I said to him, “*You do not need to invest a lot of money to start a restaurant. Start small. Go big with your profits and learning experience over the years.*”

Ulhas suddenly had a feeling of relaxation on his face. He said that he would try. I told him to start as early as possible.

After two months, he managed to get a small space on rent of Rs. 30,000 (around USD 435) per month and started running his business. His father started to manage his restaurant while he was still doing his job.

After 6 months, his restaurant started to run well. Soon, he discovered that he could make more profit if he ties up with big online food delivery systems. He registered with the online food delivery systems and started to deliver various food items online.

After a year and a half, he purchased his own space for his restaurant and left his job. Now, he has his own restaurant and he does not have to do a job that he didn't like. He is also able to manage his responsibilities in a far better way.

On above of all this, now his life has a value for him. He is happy in doing a business that he always wanted to do. His time is being spent wisely and no longer getting wasted. The success in business has given him happiness and confidence that shines from his face. Now, he is a successful person.

Now, you would have noticed that I said, "Start small". There is a very big reason behind it. When you start doing a new work, there are equal chances of success and failure. If you succeed like Ulhas did, it would be the greatest achievement of your life.

But what if you fail? In case you fail, there will be two benefits from your failure. The first one would be, not much of your money was wasted. You came out of failure with very little loss which does not hold much significance.

The second benefit would be, you now know that the idea for which you were thriving to put money and effort needs a change or improvement. You got a chance to learn from your

failure. When you start your business next time, you would start with more experience. The failures always teach you a lesson. Never stop yourself from the fear of failure. Stand up and fight again. Fight again and again. Success does not come to people at once. A success is achieved on the experience that you gain from failures.

Today, you know Henry Ford for the Ford Motors company. Ford Motors is now known in the world for its cars in the Automobile industry. But, you do not know that Henry Ford had failed twice before he successfully ventured into the business of Ford Motors. Even after his failures which led him to bankruptcy, he did not leave hope. He kept on trying.

In the year 1839, he had formed a company called Detroit Automobile. The company went bankrupt. He did not leave hope. He also tried to start his political career. But he did not succeed there. He tried hard again in the Ford Motors company and the rest is history. He succeeded finally. His success was not only due to his continuous efforts but also due to the experiences that he had gained from all of the previous failures.

Do not get discouraged if someone tells you that you cannot do it. Believe in your instincts and do what your heart says. Thomas Edison was a great scientist. He is known for various achievements like the invention of an electric bulb. Such a great scientist was a failure in his childhood. Once, his teacher had said to him that he is so stupid that he could not learn anything. The same child grew up to invent phonograph, electric power generation and many more. He had more than 1000 patents on his name. While working on the electric bulb, he failed 9000 times. But after these many

failures, he finally succeeded in inventing the electrical bulb. When he was asked about his failures, he said, “Why should I be worried about my failures in 9000 trials? I am indeed happy that now I know about 9000 different ways in which the light bulb will not work.” Had he thought of himself as a failure, he would have never invented the amazing things which have now changed our present.

“If you do what you love, you'll never work a day in your life.”

— Marc Anthony

“I think people who are creative are the luckiest people on earth. I know that there are no shortcuts, but you must keep your faith in something Greater than you, and keep doing what you love. Do what you love, and you will find the way to get it out to the world.”

— Judy Collins

CHAPTER 6

STAY AWAY FROM SOCIAL MEDIA



“Social media is focused on spreading negativity. This is something which disturbs the peaceful state of mind.”

We human beings have evolved in 315,000 years to become what we are now. Our ancestors had a tendency to live in a tribe and they fought with many obstacles and dangers to survive in a world where they were too vulnerable at that time. Their fight for survival developed a tendency in our minds to attract negative things more than the positive. Our mind still has that tendency. It attracts negative things in the present environment from what we see and what we hear. This behaviour of mind was very useful in ancient times when there were a lot of dangers. Now, we are living in the safest environment in the history of mankind. We have evolved to be much stronger than any animal or species on

this planet. But, our mind's tendency to attract negative is still present to a great extent.

The social media takes advantage of this human weakness and tries to sell all negatives to us. At this moment, when I am writing this book, my father is listening to the daily news on the television. The sound of the television is coming to my room. From past 30 minutes, I have not heard even a single positive news from the TV.

Now, the news channels also have to show the negative news because that is what actually the people see. If they show the news saying that there was a marathon race held yesterday, just imagine how many people would be interested. But, if they say that there was a train accident in which 30 people died, everyone will be interested in watching this news.

You do not have to watch such news. Such negative news disturbs your state of mind and activates the receptors in your brain that respond to negativity. When this phenomenon happens, you will start to feel frightened and unsafe. Your mental peace will disappear.

You do not need to know every negative thing that is happening in this world. Take your mind to a positive direction by ignoring the negative news. Avoid newspapers in the morning and avoid watching news on the television.

“How would I know what is happening in the world?” Well, if there is a good news, somebody will definitely tell you. Watch that good news on YouTube later on. When I was writing this book, my father came and told me, “Do you know that India is sending its spacecraft to the moon?” I said that I didn't know this and will check it out. I watched the

video of this news on YouTube and I was feeling myself as a proud Indian.

You see, how watching a good news brought a shift in my mood. I was feeling proud and happy at the same time. What would have happened if I had seen the news on the TV about murders or accidents? You could imagine yourself.

When I am talking about the social media, I am not only talking about the television. I am also talking about various online social media websites and the phone's messaging applications.

Why staying away from these is important? Because at any moment, these will not do any good to you.

Long back, when I was browsing a social media website, I saw a post from my Friend with photos of his car. When I saw this post, I got a feeling, "What a lovely car my friend has!" This feeling immediately triggered a new feeling, "If only I had such a nice car!" This feeling suddenly killed the enthusiasm that I had that day and brought me a feeling that something is missing in my life. It took me some time before this feeling could fade away from my mind. I no longer use social media now.

People are very fake on social media. They only show a bright part of their lives. You will see how someone has gone on a holiday, how someone has purchased a new car and how someone is happily married. You do not know whether a happily married person was divorced earlier and now he is doing a second marriage. You do not know if a person having a new car has purchased it using a car loan and he did not have enough money to pay his bills this month. This is the

actual truth that is not shown on social media. What you see is all shining stars that are glittering in the sky.

My friend Vikas got married a few years ago. The entire social media pages were filled up with his marriage and honeymoon photos. He had celebrated his honeymoon in Switzerland. I was amazed to see such a grand marriage and honeymoon celebration. A few weeks later, I got a chance to meet him in the office canteen. I said to him, "Vikas, what a wonderful marriage and honeymoon celebration you had! I saw your photos." He smiled but didn't say anything. I asked him, "What are your plans now? Are you planning to buy a new house? You should, because now you are married."

He responded, "No my friend. We have already spent all the money that we had on the marriage, parties, jewellery and other miscellaneous expenses. Also, me and my wife had taken a personal loan to go to the honeymoon. We both need to first work and pay off those loans before we could plan any further."

I was stunned to hear his response. I was thinking that how rich they are to have such a grand marriage celebration. How much money they both have to go and have a honeymoon in Switzerland. But here, the story was different. This incident changed my perspective towards the social media. I had understood that what is seen on a social media is not true. It's all just show off.

If you continue to use social media and watch news, your mind will start to believe that everything outside is bad. Each and every person, place or object will start to scare you. Each stranger will look like a threat who could cause you harm. This is because of the memory that the negative news creates.

Our brains have photographic memories. When you see a train, your brain will remind you of the recent train accidents where people were killed. When a stranger asks you time, your mind will remind you of an incident where a stranger asked time to someone and later on looted him.

Are people really that bad? Is everyone who is walking on the road a criminal? Do all trains crash? No, the answer is absolutely no. In a world of 8 billion people, all these possibilities are far less than 0.000001%. And the possibility to happen this to you in 8,000,000,000 people is nil. You are only shown what is bad or negative in social media & news. There are far better things going on in this world. We should focus on all good things happening in this world to give peace to ourselves.

Hence, from today start to ignore social media websites, television and groups on the messaging platforms on phone.

Tell yourself, *“From today onwards, I will avoid social media. I will instead use this time in self-improvement and will focus on the positive aspects of my life.”*

But wait, what will I do if I do not watch Television and avoid social media websites? I will be bored!

No, you will not be bored. There are various ways in which you could utilize this time in self-improvement. You could use various methods that will bring you internal peace and happiness. Please review below points and try to implement them in your life:

1. Read Books: I hope, you have developed a habit of reading books because you are already reading this book. Try to develop more interest in reading books. Books not only increase your knowledge but also prove to be a great companion in reducing your stress levels. When you read a book, you tell the story to yourself. Just try to read this paragraph once again without speaking. You will see that you are reading the lines to yourself and also hearing them inside your mind in your own voice. So, when you read a book, your mind is reading using your eyes, it is speaking the words in your inner self and also listening to it. Your mind becomes so busy in all these activities that at the time of reading a book, it could not think of anything else. This creates a complete concentration for you. You do not think of the issues and the stress related things. You get a break. You feel refreshed, rejuvenated and dipped with knowledge. I have myself read the books and felt the difference that it brings.

2. Spend time with your family: In this free time, talk to your parents, your spouse and your siblings and create a stronger connection with them. You could also discuss your issues with the family at this time. You will get amazing results. Your all mental wounds will be healed when your parents tell you, “Do not worry about this problem. It is nothing.” The discussion about a problem or issue will lighten your heart and will relax you. A problem only keeps us eating from inside until we discuss it with our family.

3. **Play with your children:** Spend time with your children. Play with them. Ask them what happened at their school today. They will tell you beautiful stories in their sweet voice which will take over all of your stress and worries. You will feel happy and peaceful at heart.

4. **Walk:** Go for a brisk walk. Meet new people. Greet them. A good walk is a healer of all physical and mental problems.

5. **Do what you love doing:** Invest time in your hobbies. If you like singing, spend time in singing your favourite songs. If you like fishing, go out for fishing. Time spent in hobbies create immense sense of happiness.

“Today, spend a little time cultivating relationships offline. Never forget that everybody isn't on social media.”

— Germany Kent

CHAPTER 7

BE GRATEFUL FOR WHAT YOU HAVE



“GOD has given you more than most of the people on this earth. Be grateful for what you have.”

According to Food and Culture Organization, 800 million people go to bed at night with an empty stomach. Be grateful to God that you are getting food 3 times a day.

According to the Department of Housing and Urban Development, more than 553,700 people were homeless on a single night in the US. Consider yourself very grateful to God that you have a roof over your head. Many people do not get that luxury.

About 800 million people on this earth could not read or write. Be grateful that you had your education. You are able to read books. Be grateful that you have eyes. As per the estimates of the World Health Organization, there are 285 million visually impaired people on this Earth.

“Life is so unfair to me!” Complained my friend Chandan. “Why? What happened?” I asked. Chandan said, “Everything is wrong in my life. I live in a 1 BHK house. (1 bedroom, 1 hall and 1 kitchen). That too is very old. Me and my family is suffering in that house. Recently, my application for the car loan was rejected. Now I would have to commute to my office on my motorcycle. All of my friends have a car. But I will have to live with my old motorcycle now.”

I told him, *“It’s great to know that you have a house. It is awesome that you are in good health and are able to drive a motorcycle. It is the grace of God that you have a nice paying job and a loving family.”*

He looked confused. I asked him to come with me to a short trip. I took him to a slum area where poor people lived. There, I showed him a very poor person and said, “Do you see that poor person who is sitting beside the road and eating the rotten bread?” Chandan said, “Yes.” I said to him, *“You have got a comfy 1 BHK flat but you are not satisfied with it. Look at the homeless people here who do not have a proper place to live and do not get good food to eat.”* He kept mum and listened to what I was saying. I said further, *“Look at the life of the people in this area. Do you think they will ever get a chance to drive a motorcycle or to live in a 1BHK flat? If such people get a flat and a motorcycle like you, they will consider themselves to be the richest and happiest people in the world. God has given you everything. Be grateful for what you have.”*

This short trip changed the life of Chandan. He started to feel grateful in his life. He started to thank God every day for providing the luxuries that enriched his life. Since that day,

his complaints vanished and he was again a happy man. And yes, after 2 years he did manage to buy a new car.

I suggest you also to follow the similar concept in your life. When you wake up every day in the morning, pray to God and say, *“God. I am grateful to you for giving me a house to live in. I am grateful to you for giving me a family that loves me. I am grateful to you for putting food on my plate so that I do not sleep hungry. I am grateful to you for giving me a good health. I am grateful to you for giving me a good life. I am very happy, content and fulfilled and now with utter joy, I am going to start my day.”*

When you go to eat, be grateful that you are getting food to eat. Pray to God before eating and say, *“God. I am thankful to you for putting food on my plate.”* When you drive your vehicle, be grateful that you have a great vehicle to drive. Be grateful that you have a lovely wife and children. Be grateful that you are in a good state of health to live on this beautiful planet earth. Be grateful that you are alive today and living your life. Be grateful that you have a roof over your head. Be grateful that you have enough money to meet your needs. Many people do not have money to carry on their basic activities.

Once you start being grateful, you will observe that your life is changing slowly. You will start to feel content, happy, fulfilled and ultimately peaceful.

“If I could teach people to be grateful, we could have an amazing world where negativity could not grow and foster, and children would have a smile on their face.”

— Catriona Gray

CHAPTER 8

YOU HAVE JUST RENTED THIS EARTH



“You do not possess anything. You have only rented everything for a finite time of your life.”

When we are born on this earth, we come with nothing. On death, nobody could take anything that he had earned while he/she was alive. We just rent every resources for a finite time of our life for our use.

You might have thought at some point in your life, “I have purchased this house. It is mine. Or, I have purchased this car. It is mine.” The fact is you have just rented that piece of land & house on earth for a finite amount of your life time. Before you were born, someone else was using that land. When you were born and grew up, you used that land to build your house. After you, the house will be used by your family members or relatives. Even after that, someone else will use it.

“Let us go to the Sinhagad fort (Lion’s fort).” One of my colleagues said in the office. I was happy to give my acceptance to go there. Sinhagad fort becomes a paradise in the rainy season and attracts many tourists. It is nearby Pune. It was built in 1670. This fort has seen many wars of Maratha and Mughal empires for its acquisition. In the last 350 years since when it was built, it has been acquired, lost and reacquired multiple times by the Marathas and Mughals. Now, it is a historic place. The era of Maratha empires and Mughals has ended. Nobody lives there now. In your country you will also see many such places which are now preserved by the Government. Such places like the Royal Castles were earlier protected by an army in the history. Many people and Kings died to protect them. Today, none of them are alive. They had taken that property on rent. Now, they are gone. With the examples of historical places and buildings, I hope you would understand where you stand now. Just like Maratha, Mughals & Kings, you have also rented what you have in your possession. Treat them as rented things even if you have purchased them.

Once you realize that you are on this earth for a short period of time and all of the possessions are temporary, this will change your mind. You will be more focussed on the essence of your life. You will start to understand that what matters most in your life.

What matters most in one’s life?

You and your family matters more than anything else in this world. Cherish the moments that you have while you are

alive. Spend good time with family and friends. Play with your children. Be kind, help others and most importantly, take care of yourself.

Be happy for what you have. Take time to exercise, be grateful and do good things to people whenever possible. Whatever good that you do to others will come back to you one day in your life.

Let me tell you an event that I saw in my life. “Hey Nikhil! Have these sweets!” Said my friend Suresh. “Wow, what is the good news?” I asked while eating the sweets. “I have purchased a new car.” He said. I congratulated him and carried on with my work. He looked very happy on that day. And why he should not be? He had purchased his dream car after so much wait and patience.

Time went by. One day, there was a heavy rain and big traffic jam on the way from office. Suresh got stuck in the traffic jam while returning from office. Suddenly, he heard a loud thud sound from behind. He got out of his car and rushed to the back. He was in a very bad anger to see that a car from behind had hit his car. His car’s back bumper was broken and swinging. Since it was a bumper to bumper traffic, the impact did not hurt anybody. But for sure there was a loss to his car. “Come out of your car!” He yelled at the driver who did that accident. The driver came out apologizing, “Sir, I apologize. But you had slammed brakes very tightly. I could not control the speed and apply the brakes that fast.” Suresh was in a very bad mood. He did not agree to his mistake and carried on with the fight on the middle of the road. The fight became so worse that both of them ended up at the police station.

He did not only waste his time and energy, but also wasted of those who were in the traffic. He made the traffic worse for many people for a slight loss to his beloved car.

Later on, when he visited the service station, they fixed his car's bumper for very less charges. The car was new and insured. The insurance company bore most of the monetary cost.

Do you think he would have ended up in grief and anger to such an extent if he knew that his car is only temporary in his life? No, absolutely not! A dent would have given him a little tension, but he would have never reacted in such a bad way. His anger gave him a high blood pressure, increased his heartbeat and harmed his own body. What if the person sitting in the car behind him had a gun and had shot him? Suresh would have ended up his life for just for a dent in his car.

When you are driving and survive an accident, be grateful to God that you are still alive. Be grateful that your car crashed but it saved you from injury. If someone hits you from behind from his vehicle, think of his/her wellness first. As a human being, try to help them. Do not hurt people. They are living human beings. Vehicles could not have more value than a human life at any point in time.

The example that I presented before you was that of a car. The same thing applies to each and every one of your possessions. Change your thinking and it will change your life. When you understand that every object that you possess is just rented out and is with you only for a temporary time, your focus will change to those useful things that actually matter in your life. This new thought will reduce your

worries towards the material things and make you more peaceful and happy in your life.

“I knew, as every peasant does, that land can never be truly owned. We are the keepers of the soil, the curators of trees.”

— Lisa St. Aubin de Teran

CHAPTER 9

LIMIT YOUR POSSESSIONS



“Your possessions are only useful until they are enough to fulfil your requirements. Increasing your possessions beyond your needs will lead to disturbance in your peaceful life.”

Lord Krishna, the Indian God has said, **“Anything which is more than your requirements is a poison.”**

For example: Milk is known to be a very healthy dairy product. If you drink a glass of milk in breakfast, you will feel great. It will give you energy. But what if you drank 15 glasses of milk? You will start feeling sick. Your body might vomit out all of the milk to protect itself from the overdose of milk. The milk which is a nectar to the body became a poison when it was taken more than your requirement. This is the exact point I am willing to explain. The same goes on with your possessions. In my words, “One is the requirement. Two is a responsibility.”

“I always wanted to buy this car.” Said my cousin Vikram. I said, “But you already have a good car. Will you sell your old car?” He said, “No, I will keep both cars.” He purchased the car. His worries and expenses started to increase after this purchase.

He started to get calls from the service centers of both car companies. He had to go twice for each car to get them serviced. He had to spend more money in buying insurance for both cars. Since he was the only person to drive the car, he was not able to drive both of those cars alone. His older car started gathering dust because it was no longer being used frequently. Now, since he loved maintaining his cars, he started to spend additional time and money to get both of these cars washed.

When he had a single car, he used to drive it daily. During his daily drive, he used to get the car washed & serviced easily. He had to get insurance for one car only which was cheaper. His one car was serving him. When he purchased his second card and also decided to keep the first car, he kept his possessions which were more than his requirements. This increased his responsibilities and expenses. This also increased his tension and disturbed the peace of his mind.

This is the reason I had said, “One is the requirement. Two is a responsibility.”

When you buy a car for your needs, it serves you and fulfils your requirements. When you buy 2 cars, you start serving your cars. You have acquired more than you need. It becomes poison to your soul and body.

The same thing happens with your mobile. If you have 1 mobile, you use it. You charge it when its battery is depleted.

You get calls on one mobile phone. But, what if you take 3 more mobile phones? The same phone that was your pleasure will now become your responsibility. Now, you will start getting calls on all 4 mobile phones. When you charge one phone, the other one will notify that its battery is depleted. Now, you will have to charge the 2nd phone as well. Similarly, you will have to keep charging all 4 phones that you have. Something that looked you a luxury a while ago will become poison to your inner self. It will disturb your inner peace and frustrate you.

“Let your possessions be a servant to you. Do not become a servant of your possessions.”

Minimalism is a new form of the lifestyle. Keep only what is needed. This will make your life simpler. When you have a simple life, you will have fewer things to worry about. When you worry less, you will be happier and will have more peace in your life.

If you need to commute, keep one vehicle with you. If you need to live, live in one house. If you are only 2 people, live in a house of two rooms which meets your requirements. When you have lesser rooms, you will have to spend lesser time on cleaning them. When you buy a single house, you will have only one house to worry about. A smaller house that meets your needs will also be lighter on your pocket in terms of maintenance and the property taxes.

The key to a peaceful life is to have only what you need and in the quantity that is enough for your requirements. This creates a very simple life with less worries which in turn gives you eternal happiness and peace. Follow this mantra from today and see the wonderful changes that follow in your life.

“You have succeeded in life when all you really want is only what you really need.”

— Vernon Howard

“The more you have, the more you are occupied. The less you have, the more free you are.”

— Mother Teresa

“The secret of happiness, you see, is not found in seeking more, but in developing the capacity to enjoy less.”

— Socrates

CHAPTER 10

WHAT WILL PEOPLE SAY?



“Nobody has time to think about you but themselves.”

“Ma! This shirt is not good. What will people say when I go to the marriage celebration in the neighbourhood?” I asked my mother with sadness. My mother said, *“Let the people do their work of thinking and saying. You do your own work and wear what you think is right.”*

Those words have worked like a miracle to me. I have now stopped thinking about the people. For me, the thoughts of mine and my family members only matters the most. I respect the feelings of my family members because they truly love and care for me. Why to think about people? Tomorrow, if something happens to me then will people help? Do people care about my well-being? Will they feel grief for me if I die tomorrow? No, they will not. They do not care if you exist. Then why to spend our time on such people? Do not care about what they feel or think. Do not care about what your

classmates, colleagues or that shopkeeper thinks about you. Their thoughts are nil and void for you.

Human beings have a tendency of living in tribes since ancient times. Today also, we live in a society. A society which is made of your neighbours, classmates, relatives and colleagues. All people are different and have different style of thinking. There is no point in consuming yourself in thinking what they think about. No matter what you do and how you do it, there will always be someone to laugh about it.

Once upon a time, there was a king and queen living happily in their kingdom. All of the king's people were happy under his rule. One day, he decided to travel to his neighbour kingdom. He took a horse to travel there. While riding the horse, he and his queen saw a beautiful view of the nature. They decided to take a walk to enjoy the beauty of nature. So, they got off the horse and started to walk. People of the village did not realize them. They started to laugh on both of them. They said, *"Look at these two foolish people. Even if they have a horse, they are walking. At least one of them could have ridden comfortably on that horse. What a waste!"*

After hearing this, the king asked the queen to ride the horse. He continued to walk. A few minutes later, they entered into another village. The people in that village said, *"Look at this brutal lady who is riding the horse alone and letting her husband suffer by making him walk on this long path. It is better not to have a wife rather than having such a cruel and emotionless wife."*

Upon hearing these sentences, the queen felt hurt. She asked the king to sit back on the horse along with her. Now when they proceeded further, the people said, *"Look how*

these two merciless people are riding on a single poor horse. These people would never understand the pain that the horse would have been undergoing while carrying them."

Now, the king and queen both became furious. They understood that no matter what they do, people will find a way to harass them. Hence, they decided not to worry about what people had to say and carried on with their journey in the way they pleased.

It does not matter what you do and how you do it. People will always be there to laugh about it. They will always find points to make fun of you in some way, either in front of you or on your back. Hence, it is better to ignore them and continue doing what you think is the best.

When I was a kid, I used to participate in many functions that were organized by my school. Once, on the eve of Independence Day, I participated to take a speech on Mahatma Gandhi. Although I had prepared well, I forgot a few lines and stopped for a while when delivering the speech.

When I returned home, I was sad to have forgotten lines in the speech in the school. My mother looked at me and realized that something was not right with me. "What happened?" She asked. I said, "Ma, I forgot a few lines while delivering my speech today. My friends will laugh at me when I go tomorrow to the school. I will feel very embarrassed." "Nobody will remember it tomorrow. Now, have your dinner and go to sleep." My mother said to me while consoling me.

Next morning, I got ready for the school. When I entered my class, everybody was busy in finalizing their class homework. Nobody bothered to remember what had happened yesterday. Then I realized that only in my mind, all

of the negative thoughts were going on. No-one else seemed to worry about me. All were busy in their affairs. Those eye opening words from my mother changed my life forever.

Most of the time, the same happens to us. We think that for certain incident what people would think of us. Give yourself a break. Nobody has time to think about others. Everybody is concerned about himself. People have many problems of their own to worry about. You are not important to them. In fact, they are the ones who are most important to themselves.

Remember, what you were thinking yesterday night when you went to bed. Did you think of any other person than yourself or your family? You will have your answer now. Once you conquer the feeling of what people say, you will become a happy and peaceful person from inside.

“Be who you are and say what you feel, because those who mind don’t matter and those who matter don’t mind.”

— Dr. Seuss

“If you have an over-preoccupation with perception and trying to please people’s expectations, then you can go mad.”

— Benedict Cumberbatch

“You have no responsibility to live up to what other people think you ought to accomplish. I have no responsibility to be like they expect me to be. It’s their mistake, not my failing.”

— Richard P. Feynman

CHAPTER 11

WHERE IS HELL?



“The hell is right on this earth. You pay for what you do in this life.”

“Aakash! Hey Aakash! Let us go outside to play.” My friend said. “You go. My exams are nearby.” Said Aakash. My friend said, “Come on Aakash, we will just play for 30 minutes.” Aakash replied, “No, my time is precious. I have a lot of studies to do.”

He is the same person who topped in my school’s yearly exams. He was a hard worker. He studied and prepared hard for his exams. He sacrificed the pleasures of his life so that he could succeed in his examinations. When the results were out, he was the one who had scored the most.

But what if he had not studied? He would have failed and had to study in the same class again. He would have become prey of his father’s anger. He would have created his hell.

Hell and heaven, both are on this earth. Your actions determine whether you will go to heaven or face the wrath of hell.

There are millions of people who are locked in prison. They are suffering because of the acts that they did in their lives. Their life is now a hell for them. Those who worked hard in their lives are now at a reputable position and enjoying the gems of life.

You might have heard of “Mark Cuban”. He is the owner of the National Basketball Association (NBA) named Dallas Mavericks. He is a successful businessman and investor. When he started his first business, he did not take leave for 7 years. He says, “Work like there is someone working 24 hours a day to take it away from you.” It is the result of his hard work that he is now a successful businessman. He has created his paradise from his hard work.

“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do.”

— Pele

Apart from being successful by doing the hard work, one also needs to be good on moral grounds. Hold on to your anger and frustrations towards other people. Work hard daily towards becoming a better person. Understand that anger, grief and deceiving nature will end you up in your own made hell on this earth.

Remember that if you hurt anybody physically or mentally in any way, you would yourself be never at peace. The true

happiness and peace will come to you only when you are kind and well behaved to others.

But what if someone behaves badly or says foul words to you? In this case also, you have to behave nicely to them because YOU are a good person. A good person with great heart will remain nice whatever be the given circumstances. Those people who misbehaved with you are creating their own hell. You do not necessarily have to be a part of it.

“Uncle, what is the price of this book?” I asked the bookkeeper. He said, “It is 2 dollars.” I asked the same question for two other books. Suddenly, he got frustrated and yelled at me, *“People like you just ask the price of the book and do not buy anything.”* I looked into his eyes peacefully and purchased one of the books from him. I had already decided to buy one of the three books that I had in my hands before he had yelled at me. I calmly left the shop after buying the book.

Next day, when I was crossing that area, the same bookkeeper called me and said, “Sorry son. I had stress of some other family problems yesterday. I am sorry that I yelled at you.” I said with a smile on my face, “It’s okay uncle.”

If I had a fight with him yesterday, I would have created a living hell inside myself with negative thoughts about him. Instead, I acted normal in that situation and did not behave like him. Now, I have created a bond with that guy. Whenever he sees me, he greets me with a smile. I have created a small paradise for myself.

You are the sculptor of your own life. Your acts define what you make of your life. Be good, work hard and the gates of heaven will be waiting for you. Do not work, be a

slave of anger, greed and deception and you have doomed yourself into the pain of hell on the same earth for your life.

“You control your future, your destiny. What you think about comes about. By recording your dreams and goals on paper, you set in motion the process of becoming the person you most want to be. Put your future in good hands - your own.”

— Mark Victor Hansen

CHAPTER 12

PRAY TO GOD



“Pray to God. Merely the feeling of God will make you feel protected, safe and secure.”

Remember, when you were kids you were totally dependent on your parents. Your mother was the central solution to all of your problems. You knew that nothing bad could ever happen to you when you are with your parents. Whenever you saw something scary or were afraid, you would jump into the lap of your mother and felt secure and peaceful.

My younger daughter comes to my lap whenever she feels scared. Once, I went outside with my family to a very popular restaurant. After the dinner, a stray dog appeared suddenly out of nowhere when we were walking to the parking area. He barked. My younger daughter got scared of him and said, “Papa! Take me.” I embraced her. Now, the real drama began. Now that she knew that she is with her father, she started to enjoy the presence of the dog. She looked at him with a little

smile. She even started to mock his barking. After mocking, she giggled. The same dog which was scary for her a while ago became amusing for my Daughter. This was all because she had faith in me. She knew that the dog could not do anything to her when she is with her father.

My younger daughter has very funny behaviour. She likes to be with her mother all the time. But when she gets scared, she comes and sticks to me. As soon as she is with me, she is relaxed, happy and no longer scared. Sometimes, she sleeps peacefully in my lap. Merely the presence of her father is enough for her to let go of all worries and fear. When she is with me, she is confident that nothing would ever happen to her. She believes that I would protect her from every danger. That is the reason she faces her fears with smile. She believes. Her power is her belief in me.

“The same thing goes with God. After your parents, God is your father and mother. Just like you used to go to your parents in your childhood whenever you had any issues, fears or worries, you should go to God whenever you have any fears, worries or troubles. Pray to him. Believe in him. Nothing will happen to you in his presence.”

For a little time in my life, I had lost faith in God. As soon as my belief shattered, my stress levels increased. I started to feel a kind of heavy load on my shoulders. It started to seem to me that everything is on me now. I felt like I had to carry every problem of life by myself. My mother observed my feelings. (Mothers understand everything miraculously in their child.) She said to me, *“Son, start believing in God. Whenever you have any troubles or worries that are not curable, go to God. Pray to him and ask him to take care of this*

problem. After this, leave the problem to him. He will take care of everything for you. Good will come to you.”

I followed what she said. I prayed to God and told him about my problem. I prayed to him & developed a belief that God will take care of the issue. After all this, my stress levels started to deplete slowly. I was feeling more relaxed and peaceful.

My profession is computer programming. I make and sell applications for iPhone and iPad. There was a point in my life when the sales went down drastically. I was very worried. I went to God and prayed to him. I revealed to him how much I am stressed because of the low sales. I asked him to show me a way. After the prayer, I got a little relief. I went back to the bed and slept.

When I woke up in the morning, I had a new idea in my mind. The idea was to increase the price of all applications by 2 dollars. I did that. I took the risk and that resulted in increased sales. The sales level again balanced out at an optimum level. This was a miracle for me.

It is scientifically proven that the religious people live a more peaceful life than the ones who are non-believers. The reason is they leave their worries to their parents, “The God”. They believe that God will cure their problems. This positive feeling does wonders to their life.

All the talks that I have done till now are related to science and human psychology. When we pray in a silent environment, it allows our minds to be quieter. When we pray, the prayer changes our brain waves. During prayer, the left and right hemisphere of the brain come to a mutual

balance. This brings inner peace to ourselves and relaxes our mind.

Psychologically, when you believe in God, your mind believes that you are not alone in the world and there is a divine power looking after you. You get a feeling of protection. You get a feeling of being cared for. Your faith makes your mind believe that nothing bad will ever happen to you. These feelings in turn relaxes the inner self. Belief in God reduces your stress, worries and anxiety. You feel happy and peaceful.

“The most important thing is God's blessing and if you believe in God and you believe in yourself, you have nothing to worry about.”

— Mohamed Al-Fayed

“Prayer doesn't just change things. It changes us. If we are diligent in seeking God, slowly and surely we become better people.”

— Joyce Meyer

Where is God?

Once upon a time, there was a priest who lived near the banks of the Mississippi River in Louisiana. He used to offer his prayers daily. He was a firm believer of God. Days passed by. One day, he looked at himself in the mirror and realized that he has crossed most of his lifetime. Any other day could be his last day.

He was saddened to realize this fact. He prayed to God on that day, *“O almighty God! I have prayed to you for my whole life. Now, only a few days of my life are remaining. My only wish was if I could see and talk to you once before I take my last breath.”*

He went to sleep after offering his daily prayers to God. That night, God appeared in his dream. The priest was overwhelmed to see his God. He said, *“God! I am very happy to see you”*. God said, *“You see me Daily. You talk to me daily. I am always there with you. I am always there with each and every individual on this earth. I always guide everyone and show them the right path.”*

The priest asked, *“How is this possible? How could you possibly be with billions of people on this earth?”*

God said, *“I am inside all of you. I am your inner voice. I guide you throughout your life. When you think of doing something wrong, my voice stops you. When you struggle to achieve something, my voice makes you stronger. When you see anyone on this planet you see me for I am inside all living beings. I am you. You are ME.”*

God disappeared after saying this. The priest's life was fulfilled. He lived the remaining days of his life peacefully. The priest was glad to know that he always had been with his God.

God is present inside everybody. When you hurt someone, you hurt God. When you help someone, you help God in achieving that person's wellness. Hence, never ever hurt anybody in your life. When you are helpful and kind to others, you will always be at peace and happiness will always shine inside your heart.

“Those who are happiest are those who do the most for others.”

— Booker T. Washington

CHAPTER 13

DONATE & FOLLOW RELIGION



“Donate a small fraction of what you have. The feeling of helping others brings peace to one’s heart.”

“Brother! Finally I got the possession of my flat.” Said my brother to me. I said, “Congratulations! When is the ceremony?” He said, “It is next week. I have called Shukla Pandit ji to worship our God on this auspicious occasion.” (Priests are called Pandit ji in India. “Shukla” was the name of the priest.)

Finally, the day of possession came. We had invited a few guests and relatives to the new flat. Shukla Pandit ji also came. He prepared one of the rooms for worshipping God. He put the God’s idol on a beautifully carved seat. In this room, he put the mats for the relatives and guests so that they too can join the prayers which were being offered to God.

When he was chanting mantra, the people slowly started looking at their mobile phones. Some started to slowly move

out of the room. Everyone was trying to find a path to escape. After an hour, only me and my brother were sitting there. Now, the Pandit ji asked my brother to put some money in front of the fruit plate that was placed near God. Putting some money is a part of the ritual of the worship. My brother hesitated a little bit at first, but he put some money there. The Pandit ji recognized his hesitation.

He was observing how people left the room in which he was worshipping God. He also observed that people were reluctant to offer money that was part of the ritual.

“Nowadays people have changed a lot. Nobody wants to attend the prayers. All are busy with their mobile phones. They have forgotten the significance of God’s worship.” He said to me. I was sitting in front of him. I nodded my head silently showing my acceptance.

He continued further, “People have forgotten to donate in this modern world. Donation is of very high significance in your life. Day to day, we do sins knowingly or unknowingly. When you walk on this earth, many insects die by getting crushed below your feet. This unknown act burdens you with the sin of their murder. You become a sinner. Many times, you do many acts knowingly. For example you abuse your God - “your parents” in anger. This makes you a sinner. Many small acts keep on adding to your sin. If you took someone’s pen and didn’t return it, it makes you a thief. A sin is a sin no matter whether it is small or big. In this way, you keep on accumulating your sins throughout your life.”

He further asked me, “Do you know what the solution to this is?” I said, “No”. He continued further, “The solution to reduce the burden of this sin is to donate. Each time you

donate, it eliminates a part of your sin. When you go to a temple, you should donate there. In the temple, people donate like a miser. When the same people go to a hotel, they do not hesitate to offer a very high tip to waiters. When you donate to a temple, that money goes in its maintenance. That money goes to feed the priests and to the hungry people who come to God for their wellness.”

Now, let us look at the psychological side of what the priest was saying. In our life, we commit mistakes many times. It might have happened that you were angry on someone and shouted on him. What if you caused pain to your loved ones? There are many other people who were sometimes involved in a fight and they injured their rival. In the office, some people play bad politics to hurt others.

All these kind of activities put the responsible person under a kind of burden. The person doing such acts knows in his heart that he has done wrong by hurting the other person. Even if others do not know, you will know because your inner voice will yell inside you. It will tell you that you have done wrong. This feeling will never let you live at peace.

There is a solution to this problem. Start donating a small fraction of your income. You could decide how much you wish to donate. When you donate to charity or to a holy place, you will start to feel lighter from inside. By donating to a charity, you helped the people who were in dire need of help. You helped the children who were orphans. You gave money to a holy place where the priests help people who come there with their life’s unresolved problems. By helping all of them, you helped God because he lives inside all those people.

With the kind acts like donation, you could slowly come out of the guilt of your mistakes and sins that you made knowingly or unknowingly. You will attain peace and happiness.

The Pandit ji was not yet finished. He had a lot more to say. Beside the new flat, many construction works were being carried on. He said to me, “Look at those labourers who are constructing the building. They all are building a house but they do not have their own house. Most probably they will never be able to build their own house in their life. Do you know why this happened? This happened because in their previous life they sinned. They either burnt someone’s house or captured someone’s house forcefully. As a punishment for their sin, they will make other’s houses for their entire life time but will never have their own house.”

This was a completely new concept for me. I do not yet believe in past lives. But the message that he carried by saying above words were very good. If you read the above paragraph again, you will find that below was the essence of his thoughts:

“You should never burn someone’s house out of anger or jealousy. Also, it is not right to capture someone’s house. The worst thing that you could do to someone is to make him, his wife and innocent children homeless. If you do such things, the guilt of this will keep on killing you from inside throughout your entire life.”

In our religion and religious books, there are ways of saying things that teach us how to live peacefully in this world and how to follow the right path in our life’s journey.

If you have not read your religious books yet, go ahead and read them. These books will help you achieve peace and happiness in your life. In the following pages, I am going to show a few lines from the Bible with their meanings.

“For I know the plans I have for you, plans to prosper you and not to harm you, plans to give you hope and a future.”

This line from the Bible means that God already has planned everything for your life. You are his children. God will prosper your life. He will never let any harm come to you. He has plans to give you a better hope and future for your life.

“Jesus replied, ‘You do not realize now what I am doing, but later you will understand.’”

This line from the Bible says that do not be afraid or scared of the bad situations in your life. Do not be sad for something that did not happen in the way you had expected. You do not know yet why I am doing this to you. But, later in your life you will understand that it was for your own good.

“God is our refuge and strength, an ever-present help in trouble.”

This line from the bible says that God is our true strength. Whenever you face any trouble in your life, he will always be present there to help.

You see, how reading these three lines from the Bible strengthens your inner willpower and makes you feel secure and protected? These are the miracles of our religious books. These books provide us with a lot of willpower and mental support. Once you believe, you will be stronger from inside. You will be able to tolerate the troubles that come to you in your journey of life. You will be happy and peaceful.

“Rivers, ponds, lakes and streams they all have different names, but they all contain water. Just as religions do, they all contain truths.”

— Muhammad Ali

“Man is lost and is wandering in a jungle where real values have no meaning. Real values can have meaning to man only when he steps on to the spiritual path, a path where negative emotions have no use.”

— Sai Baba

“Worship is a way of seeing the world in the light of God.”

— Abraham Joshua Heschel

CHAPTER 14

LEAVE YOUR PAST BEHIND



*“What’s done is done. There is no way to bring it back.
Mourning on the past will give you nothing but
sadness and spoil your present.”*

There is an old saying, “There is no use crying over spilled milk.” Once something is done, it is done. It cannot be changed. If something bad happened to you in the past, it is now vanished into thin air. It is finished. There is no use worrying about it.

Prakash was looking very sad in the office. “What happened?” I asked. He said, “Yesterday, I had an interview with a prestigious company. I had thought that my worst days are now over. I will get selected and get a good hike in the salary. But, I was rejected in the interview.” For a moment, I could not think of what to say. Then, I gathered myself and decided to try to do my best to make him come out of this situation.

I said to him, “Look Prakash, I know that this interview was very important for you. But, this is a thing of the past now. It is done. This interview is now vanished in the tides of time. There is no point in carrying it on your back now. Forget it and carry on with your life. You will get many similar opportunities in the future. Do not let the past ruin your present time. Start to work from today for a better future of yourself.”

Prakash said, “But, how to forget that moment? The words of HR saying that you are not selected is rotating in my mind in circles.”

I replied to him, “Your mind is a little bit disturbed by what happened yesterday. It is natural for your mind. Give it some time to recover. It will recover by itself in some time. But at the same time, I need you to do something.”

I said further, “The first thing I want you to do is to make yourself busy in the day-to-day activities. The human mind is not designed to do multitasking. When you start focusing on your work, your mind will not be able to think about yesterday’s interview. Also, before starting your work, call your parents and spouse. Tell them what happened yesterday. When you discuss your problems with your family, it lightens your heart. The words of your family members act like an ointment on your inner wounds.”

The first thing he did was he talked to his mother. After a talk of 15 minutes, the wrinkles on his head reduced by 90%. After that, he started to look into his office emails. By evening, he was looking much better.

I said to him before leaving the office, “*Do not ever become the slave of your past. Whenever such thoughts come to your*

mind, tell yourself these lines: What happened was the past. It does not matter anymore to me. I am a very strong person. Such incidents could never do any harm to me. My present is only real and more important than anything else."

Prakash said, "Thank You! I am feeling much better now. But I do not understand how telling such lines could help myself?"

I replied, "*Your mind is the master of your body. And, YOU are the master of your mind. It is not your mind who drives you. It is you who drives your mind and controls it. You do not have to let your mind control you. You have to control your mind instead. When you tell the lines that I said earlier, you will indirectly give instructions to your mind to follow. Once your mind takes these instructions, your sufferings will end.*"

After listening to this, Prakash thanked me. He had noted down what I had asked him to repeat and left the office. I also suggest you to write these lines on a sheet of paper and repeat them whenever your past haunts you.

One thing that I suggest is, never leave your mind unoccupied. Keep it busy in doing things. By busy, I do not mean to keep working. You could keep your mind busy by doing things that you like and by spending time with friends and family. If you lie idle on bed or roam in your house doing nothing, your mind will start to go in loops. It will start to remember a combination of all good and bad things that have ever happened to you. Your mind is the greatest machine on this planet which keeps on working 24 hours. Even when you are asleep, your mind is awake and it dreams. If it is idle, it will start to work towards negative direction. You are the

master of your mind. Keep it busy. This is essential in making your life peaceful.

Remember one more thing, training your mind could take time. Keep repeating my lines daily. Gradually, you will start to feel the difference.

“If you hold onto your history, you do it at the expense of your destiny.”

— TD Jakes

“Renew, release, let go. Yesterday’s gone. There’s nothing you can do to bring it back. You can’t “should’ve” done something. You can only DO something. Renew yourself. Release that attachment. Today is a new day!”

— Steve Maraboli

CHAPTER 15

SLEEP



“A good sleep plays a vital role in making a sound mind and a healthy body.”

Think about the answer of the below question honestly:

“When was the last time you went to bed at 9 p.m. and woke up at 5 in the morning?”

I believe that most of the answers will be “never” or “rarely”. We have sacrificed our sleep and health to the television and mobile devices. We are sleeping lesser and lesser. Most of us do not have a fixed schedule of sleep. Sleep deprivation is costing us badly.

Our body is one of the unique machines in this world. It has its own biological clock on the basis of which it functions daily. Our body needs a fixed schedule for everything. It has to get food at a fixed time. Do you remember how you get hungry exactly at the breakfast, lunch or dinner time? It is our body who demands the food at its time which is set by

the biological clock. We eat food at the time when our body demands it.

But, do we really go to bed when our body needs it? The answer would be NO for most people. Most of the people ignore when they feel sleepy. They instead look into their mobile phones or televisions for hours in the night. This disturbs their sleep cycle. The irregular time of sleep and less time of sleep causes many physical and mental diseases.

When we go to sleep, our body and our mind goes into the “maintenance mode”. When we are sleeping, our body creates new body cells. It heals our wounds from outside and inside. In our day-to-day activities, we hurt ourselves unintentionally from inside or from outside. When we go to sleep, such damages are repaired by the body.

Medically speaking, *“When we go to sleep, our immune system releases proteins called cytokines. This protein helps our body to fight the infection caused by the injuries. It also helps in recovery from the mental shocks and illness.”* In other words, our immune system gets stronger and works at its optimum level when we are sleeping. When we sleep less, our immune system becomes weaker. This results in chances of infection.

When we are sleeping, the level of Cortisol hormone decreases. Cortisol is a hormone which reduces stress. Hence, by sleeping properly, we help ourselves in reducing the stress levels.

When we go to sleep, our mind converts our short term memory of that day to a long term memory. This helps in building up the long lasting memories in our mind.

When we sleep less, the opposite happens. Lesser sleep not only increases the stress levels but also results in loss of memory.

We could suffer from the below problems if we sleep less:

- a) Increased chances of gaining weight.
- b) No repairs of damaged cells from inside/outside.
- c) Increased risk of heart disease and stroke.
- d) Poor immune system. Increased chances of infections.
- e) Depression.
- f) Drowsiness.
- g) Lack of focus and productivity.
- h) Increased risk of Diabetes.

Sandeep was yawning too much in the office when I was giving a presentation. I asked him, “Tell me Sandeep, what I just said in the presentation about the topic email etiquette?” He looked at me but could not say anything. “We will talk after the presentation.” I said.

Once the presentation was over, he visited my desk. “How was your sleep last night?” I asked him. “I was watching Game of Thrones on television. I slept late but had to wake up early for the office.” I asked him, “How many hours did you sleep?” “I slept for 4 hours.” He said.

I said to him, “Sleeping for this much lesser amount of time is costing you and your body. You could see yourself how you are feeling drowsy since this morning. Your level of concentration on my presentation was zero. You did not understand a word that I said in the presentation. I could

ignore all these things. But, you are harming yourself by keeping your body awake for all this time. Please take proper rest. It is for your own good. He nodded in acceptance and went back to his seat.”

I was not sure if he had stopped watching all those web series because the next day he was still looking very irritated. Bad habits are not easy to break. It took him a month to implement the sleeping habits. But he is a happy man now.

Having bad sleep is itself a big pain. When you do not get good sleep, you feel tired the next day. Now, all of us have their businesses and offices to attend. When the workload comes to our tired body and mind, it becomes very painful to handle it. Our body aches, we get headaches and sometimes the vision starts to get blurry while looking at the computer screen. I recall a chat from my eye doctor who had said, “When our eyes are tired, they do not want to focus properly.” This is the reason behind the blurry vision. Insufficient sleep is also bad for driving.

Once, I was returning from the office. I did not have proper sleep last night. When I was driving, somehow, my eyes closed in the moving vehicle. Without realizing, I had gone to sleep for 10 seconds. My mind was shut down automatically. When I woke up, I found that the car was moving with me asleep inside it. Luckily, nothing happened that day. But this could have resulted in a severe accident. Hence, it is very important to have good sleep.

When we talk about sleep, it is not only the 8 hours of sleep but also the time and quality of sleep. In the beginning of this chapter, I had mentioned about the time of 9 p.m. to 5 a.m. This is a standard time. But it might happen that you

have a different work schedule or for any reason you are not comfortable to sleep at this time. In such cases, please pick a time when you wish to sleep but stick to that time. For example: If you are comfortable sleeping from 10 p.m. to 6 a.m. then that is also fine. But, please stick to this time daily. Your body needs everything to be done at a fixed schedule.

I personally suggest you to go to bed maximum by 10:30 p.m. under any circumstances. If you make any delay after it, it will cost you. Remember, *“Even if you sleep for 8 hours completely but that time was 1 to 9 a.m., you will not be fresh and will still feel tired.”*

The reason is, the biological timings of the body get altered. Last week, I too could not sleep on time. I had slept three hours in daytime which interrupted my night's sleep. When it was late in the night, I started feeling hungry again between 11:30 to 12. I had to go and have a meal again. Now, I had 4 meals instead of 3 meals that I used to take every day. Somehow, I slept after having the meal. The next morning when I woke up, I found that my late night's meal was not digested properly. It was evident because that meal was not supposed to take place under normal circumstances. When you go to sleep, your mind sends instructions to your body to stop certain functionalities for regular maintenance. You do not feel hungry or go to pee for 8 hours when you are sleeping. When you break this cycle and stay awake, the body gets confused. It starts malfunctioning. The maintenance process gets paused. After 3 hours of your night meal, your body demands for food again. You end up having extra meal. Now your body has an excess of meal. It will naturally not be able to digest it properly when you sleep because it was not

supposed to do all this. The result is bloated stomach and indigestion next day.

If you do not sleep well, you will automatically be stressed. You will come in depression for no reason. You will feel sad and irritated.

Your body is very time conscious. It is an automatic machine which functions on its own. It needs food on time. It needs sleep on time. It has its own biological clock and it works exactly on time as per this clock. Listen to your body. It tells you when it needs sleep. It tells you when it needs food. Follow your body's demands. Follow a strict schedule daily for your own good. Do not get indulged in the dilemma of little pleasure of your smartphone. When you listen to your body, 99% of your illness will be eliminated by itself. You will always be happy, fresh and cheerful. Your mind will be at peace.

But, I could not sleep at night

Once upon a time, there was a king who lived in the city named Varanasi near the Ganga River. He had a great kingdom. He had a beautiful wife and two cute daughters. Everything was great in his life except a problem. He could not sleep at night. He went to many doctors and took various types of medicines. But none of those medicines helped him. One day, when he was doing the routine activities in his court, a villager came. He said, "Your Royal Highness, I know a very old doctor who lives near the river. He could cure your sleeplessness." The king was happy to hear this. He took his soldiers and went to the doctor.

When the doctor saw him, he asked him to take a seat. The king explained to him the problems of his sleeplessness. After listening to his issue, the doctor said, “Your Royal Highness, I have a medicine for you. But there is one condition.” “What is the condition?” The king asked.

The doctor replied, “I could give you only one dose per day. In order to take the dose, you will have to come to my hut daily, but without any transportation or soldiers. You will have to come alone.” The king was surprised to hear this condition but he agreed. He did not have any other options.

Daily, he started to visit the doctor’s hut. When he visited the hut, the doctor gave him a small dose of the medicine to eat. This continued for 30 days. Slowly, the king’s condition started to improve. He started to have a very good sleep. After 30 days, he was completely healed.

Being happy by his cure, he called the doctor in his court to honour him. When the doctor visited the court, he said to him, “You did the treatment that nobody else could do in my entire kingdom. You cured my disease which the renowned doctors from across the world could not do. Could you tell me what was the medicine that you gave me?”

The doctor replied with a single word, “SALT. I gave you plain salt for 30 days.” The king and his employees of the kingdom were surprised to hear this. “Salt? You gave me SALT? How could the SALT heal me?”

The doctor replied, “*Your Royal Highness, it is not the salt that has healed you. It is the physical work that you did, which helped you in a better sleep. Do you remember when I said to you that you have to come to my hut from your palace without using any transport? When you did not use any transport, you*

had to come to my hut walking. You did a physical exercise. A good physical exercise helped you in a good sleep. Earlier, you were working in your court daily which was more of a mental work. Your body was not working because you sat daily on your throne without moving it at all."

The king was very satisfied with his answer. But then he again asked, "Why didn't you just tell me this thing on the very first day when I visited you? You could have just asked me to walk daily for a good sleep."

The doctor replied, "The complete understanding could only be achieved when a positive result is achieved out of one's action. Today, you value my words and will follow the routine of daily walk because you now know that it has brought you a positive result. It healed you. You understood the true meaning of what I wanted to convey to you."

The king was very happy to hear his reply. He awarded him with valuable gold and silver. He also recruited him in his palace.

Now, ask a question to yourself, "Am I doing physical exercise daily?" If your answer is no, you must bring changes to your daily life. Today's life is full of luxury. We no longer use stairs because we have the luxury of lifts. We do not walk because we have the luxury of our cars. Even if it is half a mile's distance, we use our car or motorcycle to go to that distance. We have now transportation available on click of a button in our smartphones' applications. We get our food delivered at home. We no longer visit the shops. We get our things delivered directly at home. While these luxuries have helped us achieve our tasks easily and effortlessly, these have also made us dull and lazy. We have adopted a lazy lifestyle.

When our body does not work, it is not tired. When the body is not tired, you will not be able to sleep properly. So, start doing what the king did. Start doing exercises. Start by taking a walk daily morning. Take the stairs whenever possible. Try to avoid your vehicles and transportation. If it is a small distance, please go there by taking a walk. Walk in your office breaks. When you are tired, you will automatically get good sleep every night. Following this lifestyle will also help you in achieving good health and will increase your stamina.

Do not sleep for longer hours in the daytime. This disturbs your night's sleep. If you are feeling sleepy, take a nap of 10 minutes. Under any circumstances, your nap time should not exceed 20 minutes. Taking a small nap is fine. It will not impact your night's sleep.

Take your dinner 2 hours before sleeping. For example: If you go to bed at 10 in the night, please take your dinner at 8 p.m. Do not eat heavy or oily foods at night. Eat lightly. Heavy and oily foods are difficult to digest. Your stomach will have to work hard in the night to digest them. Besides that, we do not work at night when we are sleeping. Our digestive system also slows down in our sleep. All of these results in a bad sleep quality.

Do not drink too much water before going to sleep. If you drink too much water, you will have to wake up in the night to take a pee. This will disturb your sleep cycle. A sleep is called a good sleep when you are sound asleep without waking up in the night. It is a good habit to take a pee and wash your hands, face and legs before going to sleep. This helps in a sound sleep.

Inspect your bed and bed sheet. Spend money on a good quality of cushioning and a nice quality of the bed sheet's cloth. These things also play a vital role in a quality sleep.

Today's smartphones and laptops are also causing the sleep deprivation called insomnia. Insomnia is a sleep disorder because of which people face difficulty in sleeping. The person affected by this also faces issues in staying asleep for a longer time. Our smartphones and laptops are the main sources of this disease. In a research at the University of California, San Francisco, it was found that the blue light from the screen of phones and tablets cause sleep deprivation. This blue light confuses the body. By continuous exposure to this blue light, the body thinks that it is still daytime and it should stay awake. There is one more reason for insomnia. When it is time for our sleep, our mind produces a hormone called melatonin. This hormone signals the body that it is sleep time. It also triggers the functionalities which generally occur during our sleep time. When you continuously look at a screen of high brightness, it results in lesser production of melatonin hormone. This in turn causes insomnia.

Hence, to get a good sleep, please stop using your mobile devices and television 2 hours before you go to sleep. Do not watch videos on the mobile phone when you are on your bed and preparing for sleep. A small time pleasure of 15 minutes will ruin your entire sleep.

A good sleep is the foundation of good physical and mental health. Hence, take it on top priority and treat it above everything in your life. When you sleep well, your body and mind will be free of diseases, well rested and your

mind will be free from depression and stress. This will create peace in your mind and ultimately leads to happiness.

“The body needs its rest, and sleep is extremely important in any health regimen. There should be three main things: eating, exercise and sleep. All three together in the right balance make for a truly healthy lifestyle.”

— Rohit Shetty

“Control what you can control. Don't lose sleep worrying about things that you don't have control over because, at the end of the day, you still won't have any control over them.”

— Cam Newton

“I have to have eight hours a night. I feel that everything falls apart if you don't sleep. If I spend four hours memorizing dialogue but don't sleep, then the next day I will not be able to stand in front of the camera and say my lines. For me, sleep is the number one thing.”

— Cote de Pablo

CHAPTER 16

FORGIVE



“Forgive others so that you could be at peace.”

Once upon a time, Gautama Buddha was having a discussion with his disciples under a tree. Suddenly, a man appeared. He looked very angry. He was breathing very fast due to anger. He tried to tell something but could not tell due to his high rate of breath. Out of anger, he suddenly spat on Buddha. Buddha sat there without saying anything. He just smiled at him. The angry man was surprised to see no reaction from him. He was expecting at least some sort of reaction from Buddha out of his behaviour.

The astonished man returned home. When he went to sleep, his eyes were open all night. He could not sleep. Slowly, he started to feel repentance. Next day, he went to Buddha again. He fell on his feet and asked for forgiveness.

On this, Lord Buddha said, “You were already forgiven yesterday. I could not forgive you anymore. Yesterday, you

were a different person. Today, you are not the same person that you were yesterday. Your repentance has changed you. How could I forgive a different person?"

The man had even more respect for Buddha when he heard this. He felt lighter at his heart and left the place happily.

Gautama Buddha did not react when the angry man spat at him. He just smiled. He had already forgiven him. His act of forgiveness kept him calm and peaceful.

Once upon a time, there was a king who lived in the Pataliputra city. Once, he decided to travel his city along with his soldiers. He used to travel his entire city once a month to check the condition of the city and the people who lived there.

When he was travelling on his chariot, suddenly a stone came and hit his forehead. He started to bleed. The soldiers came to action and ran to find the offender. They found that the stone was thrown by a woman. They brought the woman to the king. She was shivering from fear. The king asked her, "Why did you throw a stone at me?" The woman replied, "Your Royal Majesty, I was not throwing the stone at you. I was throwing the stone at the mango tree so that I could feed mangoes to my starving children. Me and my children have not eaten anything from past two days."

On hearing this, the king forgave her. He asked his soldiers to give her money and food and drop her safely to her house.

Here, the king showed an act of kindness. He forgave the woman and did good for her. This also helped the king indirectly. Even though he was hurt, his heart was at peace.

His inner self was happy to have helped a woman in need. The woman also went to her home with respect in heart for her king.

The act of forgiveness is directly linked to your peace and happiness. Forgive people so that your heart could remain peaceful.

There was a colleague of mine named Vinit in the company where I worked. He was of a very strange nature. He used to hold a grudge against people who caused even a minor inconvenience to him. I had seen his eyes rolling most of the time when he worked in his cubicle. At that time, we used to come to office in a group of 2-4 people in a cab. The cab used to go to each person's house picking them up one by one. Vinit used to come with one of the friends of mine from the same project. They were the only two people coming in the same cab. Once, my friend delayed in showing up for the cab. Vinit didn't like it. He kept silent. But, something was cooking in his mind. On that whole day, he looked a little bit disturbed and irritated.

At the end of the shift, the same people had to return in the cab. If someone was stuck in any office work, the other person had to wait for him in the cab. This was the rule of the project. Vinit took advantage of that situation. On that day, he sat late in the office doing nothing but passing his time while my friend was waiting in the cab for him. I knew he was taking his revenge because I was watching him doing nothing. He sat there for an hour before leaving. This caused great inconvenience not only to my friend but also to the cab driver. The cab driver did lesser pickups on that day due to

wastage of an hour. This resulted in lesser earnings on that day for the innocent cab driver.

Vinit had caused trouble to many people. Some had even heard him murmuring, “I will take revenge for this.” His this mentality caused him more losses than anybody else in the project. In order to take revenge from my friend, Vinit made him wait for an hour. This caused trouble to my friend and the cab driver only for an hour. But his mentality kept him in trouble for the entire day. He was disturbed entire day in planning how to take revenge. And, he also wasted his 1 hour that he could have spent with his wife and kids who were waiting for him at home.

When we hold a grudge against other people, the first person who gets injured is ourselves. When we have thoughts of hurting someone or taking revenge, we put our mind towards negativity. We get irritated, frustrated and burn from inside. The anger grows inside ourselves. This results in increased stress and blood pressure, palpitations in the heart, it narrows our veins and obstructs the blood flow in our body.

Why do we get angry at people? Why do we hold a grudge against them? The answer is because, **“We could not forgive them.”**

Learn to forgive. Forgive people for their mistakes. Forgive someone if he/she said something bad to you. When you forgive, you will automatically feel yourself at a higher spiritual level than them. You will feel yourself greater than the person who is offending you. Once you forgive him/her, all of your anger, grudge and frustration towards that person will disappear. You will start to feel calmer, happier and more peaceful from inside. Be at peace, be happy — “FORGIVE”.

“The weak can never forgive. Forgiveness is the attribute of the strong.”

— Mahatma Gandhi

CHAPTER 17

YOU ARE STRESSED



“Many people in this world are under stress. They suffer because they do not know it yet.”

I was born and brought up in Bihar. I studied there and completed my 12th in 2003. After this, I moved to Pune, Maharashtra in the same year for engineering. When I came to Pune, I had nothing but a box with some clothes and homemade food that my mother had given me. From here, my journey began. I have a brother and sister. I am the eldest of them. After me, my brother also came to Pune in 2004 to complete his engineering. We both stayed together in a rented home.

My parents were left with their daughter in Bihar. If you are a parent, you would know how it feels to be away from your children. My parents could not bear the pain of staying without us. They decided to leave their house in Bihar and came to Pune to live with us.

My father and mother took my sister and moved to Pune in the year 2005. My sister was a very cute little girl at that time. Me and my brother had taken a 3 BHK flat on rent so that we all could stay together on their arrival.

From here, the suffering of my parents began. My father worked in a renowned bank. He had applied for transfer to Pune in his bank so that he could be with us. Banks generally have branches in most parts of the India. When he came to Maharashtra, he was transferred to a tribal area in Maharashtra which was far away from Pune. It took a long journey of 10 hours to reach to that area from Pune. Being a tribal area, it was deprived of most of the necessary facilities.

My father did a great sacrifice for all of us. He left my mother with us and went alone to join the bank in that area. My father was not in good health. He was a heart patient. He needed medicines and strictly maintained quality food for his well-being. He needed his wife the most. My mother was taking care of his medicine and food till now. He sacrificed all of these for us and went to that tribal place alone in that health condition.

My mother and we three brothers and sisters stayed back in Pune together. When you grow up, you slowly understand what kinds of troubles our parents bear for our well-being. We are burdened with a loan from our parents that we would never be able to pay back.

After staying there for 2 years, my father was finally able to get a transfer back to Pune. He returned to Pune on the day when it was my mother's birthday. I saw the tears of joy in the eyes of my mother on his arrival.

But this was not the end of their problems. Since we lived in a rented house, we had to pay heavy deposit while taking a flat on rent. The house owners used to say that the money was refundable. There were rent agreements which were supposed to be renewed every year. Mostly after a year or two, the house owners wanted us to vacate their flats so that they could either sell or put them on a higher rent.

Some house owners were wicked. They swallowed half of the deposit money by giving unfair reasons like, "I have to repaint the house after you leave. How come there are cracks on the wall? There will be a deduction of money for all these." They came up with many unfair reasons not to return the deposit amount. My father had deposited Rs. 50,000 (\$800). He got only Rs. 25,000 (\$400) back.

This cycle went on. In the new house, again he had to deposit a heavy amount. We again had to vacate the house in 1-2 years and he again got lesser amount of his deposit back.

Changing houses was costing my father a lot. The movement from one rented house to another was causing my family a lot of trouble. Besides that, he was burdened with the responsibilities of the education of us three brothers and sisters.

I saw all these sufferings of my parents. I had decided that I will do everything to ease their troubles. I studied hard in my college and passed in the Computer Science stream with distinction. I also managed to secure a job in the campus placements that were being conducted in the college. I joined a good IT Company in the year 2007.

I had decided that I will buy a good house for my siblings and parents so that they never will have to worry about rents,

deposits, rent agreements and frequent changing of their homes. I started saving my money.

From that year itself, I started to work in two shifts. I used to work in my office. When I returned home, I used to work on websites and applications to earn some extra money to save.

In 2009, I was able to buy a 2 BHK flat. My family shifted there. But, it was a small house for our big family. We were 5 people. My parents were already talking about my marriage. I knew that this space is going to be insufficient in the coming years. I also knew that I could not buy a bigger house until I pay off the loan of this house. I started to work harder. I started to work more in my second shift. There were times when I worked 10 hours in office and again worked for 4-5 hours on returning home. On many days, I slept at 3 in the morning and woke up at 5 a.m. I worked on my websites and mobile applications till 9 a.m. and then used to leave to work for my office. God knows, what kind of pain I was going through by working in this way.

Beginning of the stress I didn't know of

One day, I was driving from home to my office. Suddenly, my heart started to beat very fast. I was a little bit afraid thinking that what is happening to me. I stopped my car and waited for some time. After this, I continued driving to my office.

Slowly, the frequency increased. My heart started to behave abnormally. It started beating in a very irregular way on some days. I was scared. My grandfather had died of a heart attack. My father was also a heart patient. He had

undergone the bypass surgery in the year 2008. I thought that the same disease is coming to me. I went to a very reputed hospital near my home. I consulted the physician. He referred me to the Cardiology Department. There, multiple tests were conducted on me. When the results came, there was absolutely nothing in those reports. After looking at the reports, the doctor said to me, “Nikhil, you do not have any heart problem.” I asked him, “Then why am I having irregular heartbeats and sometimes high heartbeats?” Surprisingly, the physician had no idea. He looked at my face for a while and then gave me a few white pills. He asked me to put a pill below my tongue whenever my heart worked in an abnormal way. His pills never worked.

There is another very good hospital in Pune. That hospital had a very good cardiologist. My father also was under his consultation for a long time. I went there. I told him about my high and sometimes irregular heartbeats. He also wrote the tests. In this hospital, I underwent each and every test that a person could go to determine any possible heart related problems. All reports came out clean. When the doctor saw the reports, he said to me, “You have nothing. Do not come to me again.” These were his exact words.

My troubles increased. When my heart is normal then why these irregular heartbeats? I was not able to understand what was happening to me. I continued working in 2 shifts in the same way. Slowly, my problems increased. Now, my left hand and left leg started to tremble when there were irregular heartbeats. I was even more worried. What was happening to me?

My food was not getting digested properly. I stopped eating all heavy foods. To my surprise, the normal homemade food was also not getting digested properly. At times, I could feel the blood pumping in the middle of my stomach. Eating medicine to digest the food did not help much. My resistance towards the common diseases like cough and cold also vanished. I spent the rainy and winter seasons coughing badly. I had to take antibiotics. Antibiotics helped me a lot in healing cough & cold. But, other symptoms stayed with no remedy.

I lived with that condition for around 4 years. I did not know what had happened to me. In 2016, when I was doing my regular work in the office, my manager came to me. He said, “Nikhil, I think you should take stress management classes. You look heavily stressed.” Stress was a new word to me. He continued further, “On this Friday at 4:30 p.m., there is a stress management session in our cafeteria. Please attend it.” I nodded my head in acceptance.

I went to attend that session on Friday. That day changed my life. The session was conducted by Sunita madam. She explained the symptoms and effects of stress. She also explained how to handle the stress. When I returned from the session, I knew one thing. “I was suffering from heavy stress. This stress was due to the heavy work that I did in two shifts. It was also due to the excess worrying that I was doing for a bigger house and wellness of my family.” Slowly, over the years, I managed to reduce my stress levels once I knew that I was its victim and what damages it had caused me.

I went through all these sufferings because I did not know that I was under stress and how to handle it. In the following

pages, I will explain a few things so that you would know when you are in stress. I will also explain some easy methods to handle it.

How would I know that I am stressed?

Below are the symptoms that indicate you are stressed:

- a) Your heart will beat in an unusual manner. It will start to beat rapidly.
- b) Your left hand and left leg will start to tremble. You will feel weakness in your left leg or hand.
- c) Your stomach will not digest food properly. You might feel gassy.
- d) You will feel that there is a heavy blood supply to the large intestines. You will feel this in the center of your abdomen 10 inches above the navel.
- e) You will have trouble in breathing. It will feel like you are getting choked. You will feel like going to the window to breathe properly.
- f) You will get irritated. You will get angry more often.
- g) Increased Blood pressure

When you are stressed, you will find any of the above symptoms in yourself. Remember, this stress is truly a mental phenomenon. You can control it. You can eliminate it. You could heal yourself because now you know when you are under stress.

Stress could be dangerous

Never ignore stress. Stress could be very deadly. In a smartphone company, an employee died of a heart attack when he worked continuously for 3 days. Many businessmen have committed suicide due to the heavy level of stress that they could not tolerate.

Recently, a 32 year old businessman named “Sanant Goel” tried to commit suicide by jumping before a moving train. He was critically injured. His right leg was crushed and was hurried to the hospital. He tried to kill himself because he was under heavy stress due to losses in his business. The losses had gone beyond his control.

Paul Castle was a very successful businessman. He was aged 54 years. He was so successful that he had gotten a chance to meet the Queen of England. In the year 2010, he committed suicide by throwing himself in front of a moving London Underground train at Bond Street tube station. He was suffering from heavy losses in his property business. He had heart disease since long time. He was divorced thrice and had recently done a 4th marriage to a model. He was under heavy stress. He could not tolerate the failure in his business, prolonged heart disease and the stress of multiple divorces.

Stress could be very dangerous. Once a person is stressed, his stress could last for weeks or even for months. It causes various losses to your body. It could lead ultimately to suicides as well.

Hence, it is very important that you take preventive measures to prevent the stress. There are many ways using which you can heal stress.

How to eliminate stress?

Once you know that you are under stress, you must start taking little steps towards reducing it.

The role of parents and spouse is very important here. Do not keep things to yourself. Discuss your issue with them. The role of your family members is very important in fighting with the difficulties. When you are with them, you do not fight your problems alone. You fight with unity. Unity is strength. Your family members will help you psychologically in fighting with your stress.

Exercise and walk are natural stress relievers. Medically, your body contains hormones named adrenaline and cortisol which are responsible for stress. When you exercise, the level of these two hormones reduces in the body. The exercise and walk also releases a hormone in the body called “endorphin”. This hormone is a natural painkiller. It also helps in elevating your mood. Hence, find time for doing exercise. Even 15-20 minutes of aerobics is sufficient. But, remember to do only that much exercise which you could continue regularly.

I strongly recommend to have a daily walk for 30 minutes. When you walk, you are more connected to the nature. You see trees, feel the wind and hear the sweet tweets of birds around you. You meet new people. These all factors contribute heavily in reducing the stress levels.

Please read all chapters of this book carefully. Your peace and happiness are linked to stress. All methods that you read and adopt in this book will not only help you in achieving peace and happiness but also help in reducing stress.

Take help. You are an ordinary human being. Even if you are a CEO of an organization, you are still a human being with a limited stress bearing capacity. Today, you are in a bad situation. You will not be in the same situation tomorrow. The only thing is, how you handle current problems and sail your boat ahead in your journey of life. If you find that you are unable to handle your situation, then take help from your friends. Ask your seniors in the organization. Do not think that people will consider you a weak person if they know that you are unable to handle a situation. Only a strong person can accept his/her problems. You are a strong person. When you contact your friends, family or seniors, you will start to get many suggestions from them. They will provide you various tips from their experience that you could use to get out of the troubles. Not only this, you will also not feel alone anymore.

Do not leave your faith in God behind. Pray to him. Ask him to take you out of this stressful situation. Pray from the depth of your heart. You will feel blessed. Once you know that God is with you, your inner self will become stronger to face the problems.

You are a living being who has a life. Your LIFE is more important than anything else in this world. Hence, it does not matter what worse happens. Keep yourself alive. The problems will pass away naturally.

When I was younger, I used to take stress for examinations. The time of examinations came and went away. Now, I do not have to give the exams anymore. That stage of life has now passed. Those examinations which seemed like the end of life to me on those days, are no longer

relevant to me now. Similarly, everything for which you are getting worried today will become irrelevant with time.

My grandmother expired in 2006. It was a very painful moment for me. I wept continuously for 3 days. My heart was broken. Today also, whenever I remember that moment, my heart fills with sadness. But now I am much okay. Time has healed me.

“Time is very powerful. It heals all your wounds.”

You might also face or would have already faced various losses in your life. This is life. It is full of ups and downs. Whenever you face any problem, just wait patiently. The bad time will go away and good time will come. The time will heal all your problems, all your sadness.

The death of loved ones causes a lot of pain. It feels like we will die. But, you have to understand that your body is too strong. Nothing will happen to you. Now, remember any worse thing that happened to you in your life. Did it harm your body or mind? No! You are still alive and reading this book. You are taking tips and learning how to fight and win in your life. But, your heart does not know it yet. Hence, whenever you face stress and depression in your life, when you feel that you will not be able to tolerate it, tell yourself, ***“I am very strong. My body is very strong. Nothing will happen to me.”***

Keep repeating this daily and nothing will happen to you. You just have to calm yourself down and let your heart and mind know that they are much stronger than this problem. You have to wait for this time to pass.

Long ago, there was a king named Akbar. He had a very intelligent advisor in his court named Birbal. Akbar used to examine him casually by asking him questions that only an intelligent person could answer.

Once in the court he asked him, “Birbal, tell me a single line on a piece of paper which will neither make me happy in the happy situations nor make me sad when I am facing tough situations and difficulties.”

Birbal asked to grant him a day’s time to think about the answer. When he came to the court next day, Akbar asked him, “Tell me Birbal. Have you found that line?”

Birbal said, “Yes, Royal majesty. I have found it.” Saying this, he forwarded a roll of paper to the king.

King opened the paper roll and read the line. The line said, “**This moment will also go away.**” Birbal said, “Royal Majesty, when you are in a happy moment, read this piece of paper. Your happiness will cease for a moment because you will come to know that this happy moment will go away one day. When you are playing with your children, you will know that this time will not remain the same one day. Your children will grow up. Hence, you will utilize that time in a better way to tie it to your memory. When you are at a bad moment or facing any difficulties, please read this line again. When you read this line, you will come to know that this time will also go away. You will know then that this time of difficulty is only temporary and will not last for long. This will give you inner strength and power to fight your problems.”

Akbar was very happy to hear this. He honoured Birbal in court by prizing him with many valuable assets.

You could also implement this technique on yourself. Tell this to yourself whenever you face any problem, “This moment will also go away.”

Do not be scared of something for which you are not sure if it will happen. In my childhood, me and my cousin planned to fetch some mangoes from the mango tree in our neighbourhood. I threw a stone at the mango tree, but it missed the target. It directly landed into the house of the owner of that tree. The owner came out and saw us. We ran away. He yelled from behind, “I have seen you. Tomorrow, I will go to your father and complain about you.”

Now, I was scared by thinking that what will happen tomorrow. I could not sleep the entire night fearing it. I feared that he will come and complain to my father. My father might will scold me. Somehow, I spent the night. Next day, I waited for the worse to happen. I waited entire day and evening. But the owner of mangoes did not come. My father was happily doing his daily chores and never knew it. On that night, I learnt a lesson, “Never worry about something which has not yet happened.” When you do not know if it will really happen, what is the point of taking stress? Whenever you find yourself in such situations, tell yourself, “I will see it when it happens.” For example: Let us suppose that you have prepared for an interview. But, you are having stress of whether you will be able to clear it. In this case, tell yourself, “This interview cannot do any harm to my body or mind. I have prepared for the interview. Now, I will see and handle what comes tomorrow.”

Lord Krishna has said, “Do your duty. Do not worry about the results.” Hence, keep doing what is in your control. Leave

rest on God. Do not feel scared for something which you do not know will really happen. Focus only on what is in your control. Leave stress behind. It is not significant in front of your highly valuable life. Be happy and peaceful by eliminating stress from your life.

“Happiness is a choice. You can choose to be happy. There's going to be stress in life, but it's your choice whether you let it affect you or not.”

— Valerie Bertinelli

“The truth is that there is no actual stress or anxiety in the world; it's your thoughts that create these false beliefs. You can't package stress, touch it, or see it. There are only people engaged in stressful thinking.”

— Wayne Dyer

“Everyone has the ability to increase resilience to stress. It requires hard work and dedication, but over time, you can equip yourself to handle whatever life throws your way without adverse effects to your health. Training your brain to manage stress won't just affect the quality of your life, but perhaps even the length of it.”

— Amy Morin

CHAPTER 18

IGNORANCE IS A BLISS



“Learn to ignore. This will bring peace and happiness in your life.”

At the time of writing this page, I could hear the noise of drilling machine coming from my neighbouring flat. I am choosing to ignore it and just going to the other room for a while. There is no point in getting irritated over something that is not under my control. Fighting the neighbour is definitely not an option. You see, I am at peace now. I have come to another room in which the noise is very less audible. My work is also not getting disturbed now.

It is truly said that ignorance is a bliss (A great happiness). You could not change the surrounding environment and people. But you could change one thing, “Yourself”. Learn to ignore tiny situations. Change yourself to ignore little issues. You will be more peaceful and happy when you do this.

For example: You could not go walking barefoot on this earth. The land is full of mud, stones and thorns. Could you put carpet on the entire earth to save your feet? No, the easier option would be to wear shoes. Put shoes on your feet and enjoy roaming the entire earth.

My neighbour who lived a floor below my house, was very disturbed by the noises made by my brother's and mine's children. All of our children are 2-3 years old. He used to call us on our landline complaining that he could hear the sound of running on his roof. We used to apologize to him. We tried to explain to our children that they should not run on the floor. The uncle who lived below will have troubles. But the children were too young to understand. How would a child of 3 years of age understand all these things? This went on for almost 6 months.

Suddenly, the calls stopped. Whenever the children ran in the house unstopable by us, I used to wonder if my neighbour living below our flat will now call us. But the calls stopped. He did not call again. Once, I met him outside our building. I said to him, "Hello Saxena ji! How are you?" (The word "Ji" is added to a name to show respect while calling the people.) He said, "I am fine." Feeling guilty of causing trouble to him, I said, "I have asked children not to run anymore in the house. They are very young to understand. Maybe, in a year they will start to understand us and will stop making noises."

Saxena ji said, "It's all right. I have chosen to ignore it. I no longer feel trouble. I know this would go away in some time." Saxena ji chose to ignore. His ignorance made him focus on other productive things. Earlier, he was always

worried about the noises. He used to call people in other flats also and asked them to stop making noises. People in other flats were unhappy with him. But now, he is a changed man. His ignorance has changed him. He looks more relaxed and happy.

Ignorance could prevent you from many little situations that could cause you stress and snatch away your happiness. My friend “Tanmay” was looking unhappy during lunch time. I asked him the reason. He said, “Today, a motorcycle rider put a big scratch on my vehicle.” I said, “Show it to me.” He took me to the parking area and showed the vehicle. When I saw it, I found that it was a very little scratch on the vehicle. I said to him, “What you were thinking as a big scratch is nothing in front of this beautiful car. On your entire car, the surface on which this scratch is present is less than 0.1 percent. There is nothing to worry about. Please ignore it. Do not make your precious body and mind suffer for this car.”

He said, “Yes, you are right.” He was still worried, but his stress had reduced. I said, “We could not prevent such scratches from taking place. It is of no use worrying for them. Cars are made to run on the road and take the beatings. We should focus on driving and enjoying the car.” We both then started to walk. We used to do daily walk after lunch. We had an ice cream and then we went back to our work.

A few days ago, I had to go to the doctor. When I went to the hospital, I came to know that the doctor will be late by an hour. Instead of sitting inside the hospital, I thought to take a walk outside. While walking, I moved a little bit away from the hospital. There, I saw 2 cows. Those two cows were grazing on the field which was nearby the road. When they

were grazing, two dogs came and they started barking at them. I was looking at the cows. The cows ignored those dogs completely and continued grazing. The dogs kept barking for 5-10 minutes. After that, they stopped. They looked at the cows for a while and then went away.

The cows ignored the dogs. This shows that how they were superior to them. They did not care about their bark. Hence finally dogs had to accept their defeat.

The same thing happens in our life. When you are doing great, there are jealous people who will bark at you. They will try to humiliate you and make you feel down. Ignore them. Continue to do what you are doing. There is no need to reply to them. There is no need to fight with them because you are superior to them. Fighting with such people will bring you to their low level. Hence, choose to ignore them. The people will be tired and discouraged when they see that their efforts are not making any differences to you. They will walk away and leave you alone.

In your life, sometimes it could happen that your loved ones are troubled by some problems and they talk to you in a bad way. At that time, understand the situation of your spouse, siblings, friends and parents and ignore their words. When they cool down, they will themselves apologize to you. At that time, understand that they are sorry for their behaviour. Smile and accept them with your open heart.

Now by ignorance, I definitely do not mean to ignore the important things in your life. Do not ignore studies for your exams. Do not ignore the birthday of your spouse. But, ignore all the other things that could bring negativity in yourself. If there is a problem which is not worth worrying about, ignore

it. Ignore things and people that are not under your control. Ignore negative things that you cannot change.

The sun is shining rigorously outside. It is getting too heated. Could you change it? No, you could not stop the sun from shining. Hence, do not curse your situation. Do not curse the heat. It will make your situation worse. Instead, put some water on yourself and turn on the fan. Ignore the sun and heat outside, change yourself and be at peace.

“Our knowledge can only be finite, while our ignorance must necessarily be infinite.”

— Karl Popper

“Ignore bad and good will come to you. Ignore good and the opposite could happen.”

— Anonymous

CHAPTER 19

A SITUATION IS NEUTRAL



“There is no negative or positive situation. It is just your thoughts.”

In the morning, I was reading the newspaper. My telephone rang. I took a peek at its screen. It was Rajesh calling. I picked up the call. “Hey Nikhil! I am free tomorrow. Let us plan a bike trip to Panchgani!” He said with excitement. Panchgani is a hill station in India’s Maharashtra State. I agreed to this.

On the morning of the next day, I took my motorcycle and picked him up from his home. After driving for a few kilometers, the bike started to lose its balance. I stopped the bike and checked the tyres. I found that the back tyre was punctured.

Rajesh said, “Alas! Our day is ruined now. It was a bad start of the day.” I said, “Thank God! We found the puncture inside the city itself. There are puncture repair shops nearby. I

will now get it repaired right away. If this had happened on the highway, we would have been wandering on the road for a repair.” We found a puncture repair shop nearby and got it repaired. Within 30 minutes, we were on our way to Panchgani.

You see, how two different people reacted to the same situation? The situation remained the same for both of us. Rajesh took it negatively and became stressed. I took the same situation in a positive way and handled it calmly.

Our happiness and peace depend heavily on how we react to a situation. A situation is neutral. It is neither positive nor negative. It becomes a negative situation when we take it that way. It becomes good when we react positively to it.

“The only thing you sometimes have control over is perspective. You don't have control over your situation. But you have a choice about how you view it.”

— Chris Pine

Accept the situation

The lives of most of us are painful because we do not accept the situations that we face in our day-to-day life. Once we accept it, we will find ourselves comfortable with that situation.

For example: Let's assume that you are stuck in traffic and thinking, “Alas! This is so painful that my car is not moving at all. I will be late. Why this happens to me every day? Why do I have to suffer in traffic?” This example shows that you didn't accept the situation. You are handling it negatively.

When you think negatively, your mind will amplify the negativity and the associated pain by 10 times.

Now, let us see how we could accept this situation. Next time when you are stuck in traffic, think in this way: “Wow, this is so great that I am stuck in the traffic and my car is not moving. Now, I have the time to relax for a little while. I could also listen to my favourite music.” When you think in this way, you have accepted the situation. You also acted positively to it. This act will end all of your frustrations and you will be happier.

You will be in pain until you resist the situation. When you stop resisting and accept a situation, your pain will go away.

When I was in the 5th standard, I studied in a very reputed school in Ranikhet. Ranikhet is a hill station in the northern India. We had the school's tuition from 9 a.m. to 4 p.m. After the tuition, we had sports practice in the playground. It was a big school. Various kinds of sports practice used to take place in the sports ground like Football, Karate, Gymnastics and various sorts of exercises.

Once, after the tuition, I came to the sports ground and started to watch the Gymnastics that was being practiced by the children. Those children were practicing from many days. For their practice, a wooden platform supported by springs was placed there. In front of that platform, there was a bench. They used to come running and jump on that platform. Due to the springs, they jumped higher. While in the air, they crossed the bench by putting their hands on it and expanding their legs to 180 degrees. I hope you are able to imagine it.

I was watching this act. I was intrigued by the spring based platform. I wanted to jump on it and float like the other gymnasts did. I silently joined the line of those gymnasts and waited for my turn. The trainer did not notice me. When my turn came, I started to run, and jumped on that spring based platform with my whole body weight and full power. Because of high pressure, the springs reacted in the opposite way and sent me high in the air. In the next second, I found myself flying in the air going in the forward direction. I saw that the bench was passing below me when I was in the air. Finally, I landed on the ground but in a bad way. When I landed, I put my right hand forwards to prevent the fall. My right hand could not bear the stress of the fall and bent backwards from my elbow and then somehow came back to its original position. I sustained minor crack in the bone of my right elbow.

I was taken to the school's doctor. The school's doctor was a very old person. He got my X-ray done and found that crack. He plastered my right hand. This injury caused me a lot of pain. I started to weep and continued weeping till long time.

When my hand was plastered, the old doctor came smiling at me. He said to me, "Son, your hand was broken, but there is nothing to worry about. You see that the injury is done, it cannot be undone. But I have fixed your hand. It will heal in a month. Do you know that now you will get leave from the school for a week? You could play in your hostel's play area and watch television all day."

Suddenly, my perception towards this issue changed. I thought, it is great that I am getting a long leave from the

school. I could play table tennis all day long! As soon as my perception changed, I was a happy child.

I used to play table tennis in my hostels' play area. I was right handed. But my right hand broke. Since I was very positive, I started to learn to play using my left hand from that day. Day by day, I became better at playing table tennis using my left hand as well. You see, how the positive thoughts implanted by my school's doctor did wonders for me. He made me believe that my injury is very beneficial for me. Because of my injury, I could play and watch TV for the whole day which was not possible otherwise. I was delighted that I didn't have to go to school for a week. This shift in my attitude made my mind accept the situation in a positive way. As soon as I accepted the situation, I was happy.

Whenever you find yourself in a situation, try to take it positively. Think that how this situation is helping you. When you do this, your mind will automatically start producing positive thoughts. If you find even a single positive reason, your mind will accept the situation. You will remain calm, peaceful and handle the situation happily.

It is better to walk away sometimes

Sometimes, when certain situations come into your life, it is better if you find a way to walk away from them.

When I was studying in college, my classmates made a plan to watch the movie. We were a group of 4-5 people. When the movie was over, people started to use washrooms in the cinema hall in a line. Suddenly, from nowhere a drunk policeman appeared. He stood outside the washroom and

started slapping people randomly. Looking at this, I stopped at the exit itself. My other classmates were still inside the washroom. One of my classmates who was of aggressive nature, got slapped tightly by the police officer. Now, that classmate of mine started to shout like a maniac in anger. “How dare you slap me? Call the manager of this cinema hall!” He said. It seemed that both of them would engage in a nasty fight. The person who slapped my friend was a policeman. If I had gone there, I could have gotten hurt. My classmate was very angry. It was difficult to stop him. I would have put myself in trouble in that situation. I decided to stay away from that situation. My half-yearly exams were due in next 3 weeks. I was not in a position to take any risk that could have disturbed my studies or caused me any injury. I waited outside the main gate until the issue settled and then silently came back to my room.

Once, when I was going to my office, a bike rider hit my car from behind. I did not bother to come out of the car or fight with the bike rider. (The bike rider and his bike were fine.) The damage was done. There was no point in fighting with the bike rider. I ignored and drove away. When I reached the office, I found that there was a very little dent on the car that I decided to ignore. After that, I proceeded with my daily activities in the office.

I always try to avoid road rage and minor accident situations. Road rages and minor accidents have resulted in severe injuries to people because they fought with each other. There have been incidents where people were shot in the fight. We do not know the person with which we are trying to get into a fight. He could be a dangerous person. The

vehicle's dents could be repaired at the service centers. But if the next person causes any injury to me, it would be a loss. If you are stuck in such situations, it is better to ignore the vehicle's dent and save yourself.

There are some situations in life that are not worth looking into. It is better if you walk away from them.

Face It

There are certain situations that need your attention to look into. Take them positively, accept them and then try to find out a solution to that problem.

For example: If you have exams, you could take them positively by talking to yourself: "The good marks in this exam will help me in getting qualified for the campus placements which are due next year. Hence, I need to prepare hard for the exams. I cannot walk away from it."

The problems keep on getting bigger and scarier until we face it. Once we face the problems, they start to get smaller. Once, I had to prepare for the exams when I was in class 10. I took out my biology textbook. That book had 300 pages. I looked at the number of pages of the book and got scared. I put that book away and went to the bed. When I woke up, I realized that I have lost a day which I could have used for the preparation. I gathered myself and started to read the biology book. I read 40 pages in a stretch. Now, the problem started to appear smaller to me. I realized that now I have to read only 260 pages instead of 300 pages. I took a break and read 30 more pages. Now, the problem became even smaller. Now, I had only 230 more pages to read. I kept on reading and in 5

days I completed that book. The problem remained and its fear kept on growing inside me until I started to face it. When I faced it, the problem became smaller and finally it was gone.

Depending on various situations, you need to take decisions. It is on you to decide which situations could be avoided and which one need attention. By handling situations positively & intelligently and by walking away from unnecessary ones, you will be able to make your life more happy and peaceful.

“When you have tough times, and when you learn you can't be perfect in every situation, it's hard to accept, you know, because I still do expect that. But you just have to, because, you know, it's not about the situation. It's how you deal with it. You always have a choice.”

— Ana Ivanovic

“I am determined to be cheerful and happy in whatever situation I may find myself. For I have learned that the greater part of our misery or unhappiness is determined not by our circumstance but by our disposition.”

— Martha Washington

CHAPTER 20

BRANDING



“The concept of luxurious brands is a marketing strategy that pulls money from the riches and impresses the middle class.”

I have seen a craze in the people about brands of clothes, shoes, cars, computers and many more things. Some people like to buy and use only branded items even if their wallet does not allow them to. This brings poverty to them. They have to cut down on many other things in order to maintain their image. They do not know that they are the victims of the brand’s marketing strategy.

Various companies have been working for more than 100 years to change the perception of the people towards how they think of achieving happiness. Today, they have been successful to a great extent. **Today, a normal person sees happiness as “Driving a big luxury car of a renowned brand”, “Eating in a costly restaurant”, “Living in a 5 star**

hotel”, “Driving a costly motorcycle” and “Wearing costly branded clothes”.

Just think for a moment. Who has created this definition of happiness? This is all marketing and it has been impacting us since last hundred years.

This is the true era of advertisements. I would suggest you to start to observe how the advertisements are displayed on the televisions, newspapers or on billboards beside the roads. “When you see the advertisement of a car on the TV, you will observe that all people are very happy in that advertisement. The advertisement goes like this - The husband is driving the car. His spouse and daughter are also there in the car. His daughter is very happy. Suddenly, her father opens the sunroof. His daughter looks at the sky from the car and sees the birds flying in the sky. She becomes happy. His wife laughs after looking at her and then looks in the eyes of her husband with trust. They all drive away happily in the car.” This is a real advertisement that I am seeing nowadays on the television.

Here, when you saw that advertisement, it taught your subconscious mind that being in that car, the entire family was happy. Hence, you could also be happy when you get a car. This is a very major marketing tactic called “**Selling the emotions.**” This advertisement hit you emotionally and altered the way in which you perceived the happiness. Now, you would start to think, “If only I had that beautiful car, it would have been so nice.” Your thoughts about the happiness have now been compromised.

Understand that this is not what true happiness is. A true happiness is when you are with your family and friends,

when there are people to care about you, when you are not stressed and when your inner self is at peace. A colleague of mine is living in a foreign country from past 6 months. He earns a lot of money. But he is still not happy. He misses his parents and motherland.

You will be happy and peaceful when you are out of all of your debts. You will be happy when you return home from the office and your children hug you saying Daddy! Daddy!

You will NOT be happy when you take a huge loan to buy that luxurious car. That loan will put you in an agreement to pay a huge sum of EMI each month. The initial down payment for that car will eat your entire savings. A loan, a down payment and EMIs are not the only things that make a hole in your financial situation. Your luxurious car will need a whole lot cost of maintenance than a regular car. Its servicing will cost you thousands of dollars. Its Insurance will also cost you a lot of money. Remember that you are spending that much money on a car whose value is depreciating each day. Such luxurious cars lose half of their monetary value in 3 years.

Now let us talk about the primary factor for which people buy luxurious cars. That factor is, "To impress the other people." No, nobody will be impressed by looking at the luxurious car. The general psychology says: *"When a person looks at such cars, he thinks that if only he could afford to own that car. This thought brings jealousy in him."* Hence, the people will be jealous of you rather than being impressed. They might show you a fake happiness. But, on your behind, they will talk, "He is enjoying his father's money." Or "He

must be doing some sort of illegal work to earn that kind of money.”

Now, as I said in my earlier chapters, you should ignore what people think about you. So, let us leave this point behind. But still, you should consider how much it is costing to maintain such a vehicle. When you spend that much part of your income on a luxurious vehicle, you will start to see the compromises that you, your spouse and children will have to make. You will notice that their clothes are getting older and you might not be able to buy new clothes for them or will start thinking, “I will buy clothes for them after two months when I save some money.”

Why not to buy a regular car that serves the same purpose and gives you an option to live a prosperous life with your spouse and children? You will not have to kill your precious money in the down payments and EMIs. You will not be stressed every month to pay that kind of money. Will that not be a real luxury? Take a minute to think about it. When you are free of loan, still driving a good car and when you have enough money to meet all requirements of your family members, then only you will feel happy and prosperous.

The concept of buying a luxurious car is just a marketing gimmick to pull money from riches and impress the middle class. This is just a trick which alters how you perceive happiness. You need to stay away from this dilemma. The similar concept applies to all other branded products.

Will it add value to my life?

For a happy and peaceful life, you must have control on your finances. From today onwards, whenever you wish to buy that beautiful T-Shirt or a packet of Corn-Flakes from wall-mart, stop for a second and ask a question to yourself, **“Will buying this add value to my life?”**

If you get NO as the answer, it is time to reject that purchase. I have used this technique many times on myself and saved money on various expenses. Last month, I saw a very nice scooter in the showroom. I went ahead and enquired about it. The salesman was very expert in persuading me to buy that scooter. But, at the time of booking, I stopped for a second and asked myself, “Will buying that scooter now add value to my life?” I got an answer. My inner self said to me, “You already have a motorcycle. None of your tasks is getting impacted because of a scooter. What you do on a scooter that could be done on a motorcycle as well. You do not need it now.” I immediately decided to take my feet back. I didn’t purchase it.

This trick worked even when I was going to buy a small item like a beautiful wooden comb. I asked myself, “Will this comb add value to my life?” I got an answer immediately, “No! You already have two combs at home!”

Whenever you go to buy a branded item, ask yourself if buying this item will add value to your life. Ask yourself, what if I buy something of lesser price which offers similar value.

This is a great trick to minimize your expenses and calm yourself down whenever you are going to make a purchase. Try it on yourself and you will see a difference. You will be

happier to see more money lying in your wallet at the end of the month.

“Live a simple life; you will own the most beautiful treasures of the world!”

— Mehmet Murat ildan

CHAPTER 21

AVOID NEGATIVE PEOPLE



“Avoid negative minded people for the sake of your happiness and peace.”

Vikas was sitting happily on his chair in the office. He had just purchased a new phone. I was working as usual there. Suddenly, Manoj came to his desk. He started to tell Vikas that how his boss is torturing him, how his wife has gone to his mother and he has to suffer daily preparing food by himself. He started to tell various other difficulties of his life. “Everything has become so costly. After paying my EMIs, it is very difficult to take care of remaining things in my life. My project is going to end next week. If I do not get a new project, my job might will come in danger.”

After having this moment with Manoj, all happiness disappeared from the face of Vikas. The joy of new phone vanished from his face. I was watching all this. When Manoj left, I asked him, “Why have you kept friendship with

Manoj?” Vikas said, “I know that he is a very negative person. I myself want to stay away from him. But, if I ignore him, he will feel bad.” I said, “He is already feeling bad. He is already full of sadness. What worse could come to him? Please avoid him at any cost for the sake of your happiness.” Vikas nodded in acceptance. He started to avoid him by giving reasons.

It is important to avoid negative people in your life. Such people see negativity everywhere. They could eat up your entire happiness. They could develop negativity inside you and also hinder your development.

I had a classmate named Arjun. He was a chain smoker. Every day, he used to smoke during breakfast, lunch and evening snacks. Once, I was there in the evening time having my snacks when he came. He started to smoke. After some time, he tried to convince me that why I should also smoke. He said, “Smoking helps you to focus on your studies.” I said, “What? I do not smoke. I have never felt any loss in concentration.” I understood that I had to avoid him from next time.

Once, a party was organized in our project. The party was in a restaurant. Some colleagues of mine in the project ordered drinks for themselves. When they took a few pegs, they started losing their control. While others were busy doing their business, one of them named Ajay tried to force me to have a drink. He started to explain the benefits of having drunk. “You will feel beautiful. All of your worries will go away.” I said to him that there are better ways to feel beautiful. Such ways just put you in a dilemma of happiness temporarily. I knew that day that I need to avoid Ajay when he is drunk.

By your instincts, you could determine who should be avoided in your life. If your instinct says to stay away from someone, please keep distance from that person. My point is, if you be with such people, you might will sooner or later become the same. If a friend of yours speaks abusive words, you will automatically catch up a few such words and will end up abusing someone one day. If some of your friends are drug addicts, they might would want you to be a drug addict as well. Sooner or later, they will offer you the drug. Even if you slip once in their offer, you will start on their path and ruin your life. Please avoid such people at any cost.

Instead, try to be in the company of good people. You will learn many good things from them. If you are with rich people, you will learn how they are making money. If you are with saints, you will learn about many spiritual things that could bring peace in your life.

One day, I called an electrician online. He worked very professionally and fixed all the wiring related issues near my desk. I was impressed by how nicely he had organized the wires so that none of them were visible. I asked him how he had learned such skills. He said, “Sir, I am uneducated. 2 years back when I was travelling in the train, I met an electrician who was sitting in front of me. Soon, we became friends. When I returned, I called him. In a few days, I took a flat on sharing basis with him and one of his another electrician friend. Slowly, I casually started to spend time with them. They used to talk about the issues that they faced on that day and how they resolved it. I learnt most of the techniques from them while having tea, lunch and dinner. One day, I asked if I could also join them in their work. They

were happy to take me with them. In a few months, I learnt most of the things and started working on my own.” I was impressed to see how an uneducated man learnt so much just by keeping the company of electricians.

The company of people puts a very big impact on our subconscious mind. We learn from them unknowingly. If we are in the company of good people, we will end up being knowledgeable, happy and at a peaceful situation.

The company of negative people could alter the state of our mind and take us towards the path of destruction. Hence, always **“Mind your company”**.

“Associate with men of good quality if you esteem your own reputation; for it is better to be alone than in bad company.”

— George Washington

“My idea of good company is the company of clever, well-informed people who have a great deal of conversation; that is what I call good company.”

— Jane Austen

“A man has to live with himself, and he should see to it that he always has good company.”

— Charles Evans Hughes

CHAPTER 22

EAT GOOD



“Eat good food. Your food makes your body.”

When I was 26 years of age, I had a craze for fast food. All those shiny outlets with glass walls used to attract me a lot. On each Saturday or Sunday, I used to go to those shops to have burgers, sandwiches, ice cream, coffee and etc.

This habit started to make me obese. I was gaining weight. By the time I reached 29 years of age, I was 89 kg in weight (196.2 pounds). The high weight was not the only problem. I always used to have digestion related issues. I did not understand at that time that what was causing all this.

Slowly, my awareness increased. When I was younger, the junk food's effect was less. When I crossed 30 years of age, the junk food started to show immediate effect. (Or maybe, my maturity developed enough to understand that what I was eating was causing no good to me.) After 5 minutes of eating junk food, I started to feel heaviness in my stomach. I

started to realize that it is not doing good to me. Later on, I learned that the junk food could cause severe diseases.

Eating junk food regularly could cause a variety of critical diseases like fatty liver disease, increased risk of obesity, type 2 diabetes and cardiovascular disease. The junk foods generally have zero nutrition in them. But, their tests are enhanced using various chemicals and additives. That is the reason they taste so good. In order to gain more profit and increase the storage life of the food, the deep fried food is fried using cheap hydrogenated fats. At high temperature, these fats transform into “Carcinogens” which is a Cancer causing substance. The fast foods are also known to trigger depression. When you eat them, you will feel like you are full. But actually, you did not get any nutrients from them. The absence of proper nutrition triggers mood swings and depressions. There are countless list of problems that could be caused by these fast foods.

In today’s lifestyle, it has become a fashion to eat at restaurants. When I was a kid, we used to eat at restaurants only when there was an emergency or if we were travelling and the food was not available. Nowadays, eating fast food and drinking heavily sugary carbonated drinks has become a norm in the parties. People are not aware that what they are eating is doing severe damage to their body. Today’s generation is becoming obese, lazy and unhealthy by eating those junk foods.

My father was never in favour of eating in restaurants or such fast food outlets. He used to say, “They will keep on feeding you the old rotten food until all finishes. These people of restaurants buy rotten vegetables at a discounted

rate from the vendors. After this, they add so much spices to them that you would not be able to recognize that you are actually eating rotten vegetables. You will become sick. Eat what your mother cooks at home.” I never listened to him. I faced consequences of that as well. I fell ill multiple times because of eating at the restaurants. Recently, the food department raided multiple hotels near my city. They found that even the top rated restaurants had filthy kitchen. They also found that the restaurants were using expired milk and duplicate cheese. The non-veg items were kept in fridge from many days. Now, just think what will happen to you if you eat at a restaurant which offers such a filthy food.

What to eat?

Coming back to my story, I was obese and weighed 196.2 pounds. I started suffering from stomach related diseases like indigestion, gas, acidity and etc. By the age of 30, I realized that I what I was doing to myself. At that time, I determined not to eat junk food at all. From that day, I started to eat only those foods which were prepared either by my wife or my mother. When your mother or wife prepares food for you, they prepare it with love. The homemade food is very fresh, healthy and full of nutrients. When I started to eat only the homemade food, the changes started to appear in my body. It took me two years to fully recover from that situation. Not only my stomach problems stopped but my weight also reduced to 70 kg (154 pounds). I was surprised to see these results. During this time, I had only eaten the food that my wife and mother gave me. I also observed that my resistance

to diseases had increased. Earlier, I used to catch the cough and cold very easily. Now, on that time of the year, I did not get sick at all. I determined from that day that I will stick to the homemade food and will eat outside only when it is urgently required. This was a life changing lesson for me. You must also switch to the homemade food. It will take time to show the effects. But, when the effects start showing up, you will be a more confident and healthy person. You will overcome depressions and the obesity. This will bring happiness and peace to your life.

Let us take an example. Suppose that you have purchased a new car. You love it the most. It is a petrol driven car. When you go to the gas station, will you put diesel inside it? No, because that will ruin the car. Then why to put junk food in the body? Our body is much more valuable than a car.

Suppose, you have a cow which gives you very good quality milk. Will you not feed her properly so that she would give the same quality milk every day? Then why not to give good quality food to our body which has kept us alive? A good food is very important in physical and mental development of a human being. We just do not have to fill our tummy. Instead, we have to fill it with the food that is full of nutrients. When your body gets the nutrients, your body and mind both will be healthy. In a healthy mind, the emotions will also be healthy. You will feel happier and in high spirits.

“Fitness starts at home. What you eat is what you will look, just as what you sow is what you reap. Eat good food: eat

fruits, vegetables, healthy grains, and don't go for sweet and trite food."

— Rakul Preet Singh

There is an old saying, "Eat breakfast like a king, lunch like an ordinary man and dinner like a beggar." When we wake up in the morning, our body has been starving for the past 8 hours. Apart from this, we start a new day in the morning. The body needs more energy at the beginning of the day to do its daily chores efficiently throughout the day. Hence, you need to eat like a king in the morning. Even if you eat a heavy food, it gets digested through the activities that we carry out in the entire day. The energy gets consumed. A good morning breakfast keeps us energetic whole day.

The lunch should be eaten in moderate amount. Excessive lunch could make you feel sleepy and dizzy.

When it comes to the dinner, we must eat like a beggar. The dinner taken must be minimal in amount. The reason is, you will be asleep soon. Hence, your body will not need that much energy to consume. Eating excessive food at dinner could lead to disturbance in sleep. When sleep is disrupted, it will impact the next day.

In the night, the digestive system and metabolism are slowed down. When heavy food is taken in that state, the food digestion does not happen properly. This could lead to gas, acidity and various digestion related problems. When you take heavy food and go to sleep, you are taking a food whose energy will not be consumed for next 8 hours. The body stores this excessive energy into the body as fat. This increases the obesity and chances of diabetes.

Hence, the food taken must be minimal at the time of dinner. Also, when you are eating, please make sure to eat 2 hours before you go to sleep. This will help in proper digestion of the food. Please take your dinner till 8 p.m. max.

A few years back, I had gone to attend a marriage at my parental home. My uncle Anil had also come there to attend the marriage ceremony. Although he was 50 years old, he looked like he was only 35 years of age. One of my relatives asked him, "What is your secret of looking so young?" Anil Uncle replied, "Unlike others, I do not eat until my stomach is full. I eat only till 80% of my eating capacity. Also, I chew my food for 25 - 30 times before swallowing it. This is the only thing that I do."

In Japan, there is a saying, "Hara hachi bu". This means, "Eat until your stomach is 80% full." Japan has the highest rate of life expectancy in the world. Eating lesser than the stomach's capacity is one of their secrets for their prolonged life. In 1930, a biochemist named Clive McCay conducted an experiment on the laboratory animals and determined that taking lesser calories for longer periods resulted in longer life for those animals. Eating lesser is very good for your health. It prevents your stomach from overworking. Chewing the food properly also plays a great role in the food's digestion. When you chew the food for 25-30 times, your mouth saliva gets mixed properly with the food. The food becomes more digestible. When such food goes inside your stomach, it gets digested properly. It is said that, "If you do not chew properly, your stomach will have to do the work of your mouth." Hence, always chew the food for 25-30 times before

swallowing and eat only up-to 80% of your hunger for a better health of your body and mind.

When it comes to food, eating good food is also equally important which could provide nutrients to the body. Some fruits and vegetables have healing properties as well. They provide nutrients that help in making certain organs of the body stronger.

To start your journey with the good food, buy a packet of almonds and walnuts, and fill them inside two separate jars. Keep these jars beside the places where you work. If you are working in the office, keep these jars in the drawer of your cubicle. If you are working at home, keep them beside your table. This will automatically help you in being healthy. Generally, you would go to the kitchen and eat some biscuits or other junk foods whenever you feel hunger between your meals. Sometimes, during work, you might have felt hunger but have kept on working due to high work pressure. The dry fruits prove to be very helpful in such situations. Now, when you have these jars of dry fruits near you, you will never stay hungry and will never have junk food any further. Whenever you are hungry, just open the jars, eat dry fruits and take a glass of water. Since these jars are easily accessible to you, you will not feel lazy to eat the dry fruits. This will have very good impact on your health. First, you stopped eating junk food. Second, you never stayed hungry. You always have access to the dry fruits in the jars. Third, you started eating healthy dry fruits as a natural habit.

You must have seen walnuts. If you observe its shape, you will find that it looks exactly like a human brain. Isn't it interesting? This nut helps in healthy brain function. Once, a

research was conducted on mice. They were given a small portion of walnuts daily for the next 12 months. It was observed that those mice developed good memory. They had lesser anxiety. They also developed better learning skills.

If you take walnuts, it will help in a healthy brain function. It will also supplement in having good memory and better learning skills. Hence, it will not only make you healthy but will also help in your work. The walnut is a rich source of Omega-3 fat which is very essential to our body. It is a good fat. Having Omega-3 fat in your body reduces the chances of heart diseases by 10%. Hence, have them daily in your diet.

Almond is another dry fruit which is known to be a rich source of antioxidants. These antioxidants prevent molecular damage to you cells. This prevents you from inflammation disease and cancer. These antioxidants are present in the brown layer which surrounds an almond. Hence, be sure to take an almond along with its skin. Almonds are also a good source of vitamin E which protects your cells from damage and helps in the creation of cell membranes. Eating them also reduces your hunger which in turn helps in lesser calorie intake. This could help in reducing your weight as well. Some people might suggest you that almonds are high in calories. Yes, they are, but their calories are not absorbed completely by the body. Since the almonds have many nutrients, the body has to work hard to break them all down. The body could not absorb 10 to 15% of the calories that the almonds have. Studies have suggested that having an almond can actually help in weight loss.

Apart from the dry fruits, vegetables and fruits also have various positive impacts on the body. Just like walnuts, the tomato also mimics an organ of our body. That organ is our heart. Our heart has 4 valves. When you cut open a tomato, you will find that it also has 4 chambers just like our heart. This is a wonder of nature. Tomatoes contain lycopene and potassium. These two nutrients are very helpful for the health of our heart. Lycopene helps in preventing the formation of blood clots in the heart. It also lowers the bad cholesterol. This minimizes the chances of a heart stroke. Potassium helps in lowering the blood pressure by taking the sodium out of the body. You see that just by eating tomatoes daily how many benefits we could get.

The list goes on. Now that you know how beneficial could be the natural food to yourself, I hope you will start to consume naturally made food for better health of your body and mind.

Just follow one principle, **“Eat only those food items that are produced on the soil and directly come to your plate. Such fruits and vegetables will never do you any harm and will continuously improve your health.”** Avoid the food that is prepared in a plant or factory.

These naturally available dry fruits, vegetables and fruits are like nature given nectar. When you eat good food, you will be the owner of a healthy mind and body. You will have a better immune system and will not fall sick. You will be stronger from both mind and body. The happiness and peace glows in a healthy mind and body. You will be happy and peaceful.

“Don’t eat anything your great-great grandmother wouldn’t recognize as food. There are a great many food-like items in the supermarket your ancestors wouldn’t recognize as food. Stay away from these.”

— Michael Pollan

CHAPTER 23

EXERCISE



“A little bit of exercise does wonders to your physical and mental health.”

I worked in various IT Companies for more than 10 years. After 10 years, I decided to leave the life of daily job behind and start as an entrepreneur. I started to write software and web applications. Doing web development and writing applications needed only a laptop, table and chair. I could do the work easily at the convenience of my home. I started to work hard. I had started from zero. I had to achieve a goal in my life. I worked hard. I worked from home for straight two years. One day, I realized that my hands and legs are looking way thinner than they used to be. Just to confirm, I asked my wife if there is something wrong. She said, “Yes, your leg and hands have become thinner. You have stopped doing physical work. Earlier, when you were going to the office, you drove a car daily, you used to walk in your lunch time, you used to

drive your motorcycle sometimes also. But since you started working on your own business, you have stopped all such basic activities. Now that your business is stable, you must start doing a little exercise.”

I decided to do the exercise from tomorrow. Before that, I thought to do some research on why my legs and hands looked thinner. After a little search, I came to know about a term called “Muscle Loss”. Your body keeps what it needs. It discards what is not needed. The bodybuilders have huge mass of muscles. When they exercise, their body determines that it needs more muscles to carry on the daily activities. Hence, it makes more muscles to support those daily activities. Slowly, the bodybuilders gain mass and become more muscular day by day. But, when you do not use your body much, it thinks that there is no use of these extra muscles. It slowly starts to discard your body muscles and keeps only that much which you are using in your day-to-day activities. I was not working. I was not doing much physical work. Hence, my body discarded the extra muscles of my legs and hands. When I knew this, I determined to do some exercise starting with a walk.

Next day, I woke up in the morning and went for a walk. It felt great. I felt very refreshed when I breathed the fresh air of morning. I walked for 30 minutes and came back home. When I started working on that day, I felt that my body and mind were more energetic. My mind was more active and working in a better way. The work problems were getting processed more easily in my mind. Earlier, when I was not doing exercise, my body felt clumsy and so was my mind. I realized, how the body and mind are associated with each

other and how the exercise could bring a difference. On that day, I was tired in the evening. I was able to sleep better that day because I was tired from both mind and body.

I continued to go to the walk like this daily for about a week. After that, slowly the walking stopped. It was not the first time. Earlier also, I had started to do the daily walk, but with time it stopped when I had exams or any other work pressure. I decided this time to come up with something so that I could never leave the exercise again. I decided to take more responsibilities. Now that my business was stable, I had more time to focus on other household activities. I said to my wife, "From tomorrow, I will go to board the children to the school bus in the morning. When they board the bus, after that I will take a walk and then come back to home." Boarding the children to the school bus was a responsibility that I could not have avoided under any circumstances. From the next day, I took my children and waited for the school bus to come. My children were very happy to see me. They played with me. I realized at that moment that it is such a great pleasure to spend even 5 minutes with the children. Who knew that this activity would be so fulfilling and satisfactory? The bus came when I was having these thoughts. I boarded them to the bus. My children boarded the school bus laughing and said goodbye to me. I laughed and waved my hands back at them. Now, it was the time for my walk. The bus used to come till my building inside the society. The society's park was just beside my building. I went to my society's garden and did my daily walk. I had done a very important thing. **"I had linked my walk to a daily routine of boarding the children to the school bus."** Now, I

had to go daily to board the children to the bus. This situation was unavoidable. I started going out daily. When I started to go out, it became easier to carry on to the walk daily. I also told my wife to ask me to bring the fruits and vegetables which she was earlier ordering online. Now, daily I got a chance to go outside to bring the apples, bananas, vegetables and etc. In this way, I started to do my daily exercise in the form of different activities.

If you are finding it difficult to continue your walk or exercise regularly, try this method. Do not think of doing exercise daily. Instead, take a responsibility at your home or office that will make you go outside daily. When you go outside, you are automatically moving your body. For example: Take the responsibility of bringing milk from the store to home daily. Also, link your exercise to this daily task. Whenever you go to bring the milk, go to the gym from there. In this way, you will trick your mind into thinking that you are going to bring the milk. Being an easy task, your mind and body will agree. Once, when you are outside, it will be easier to go to the gym or to take a walk from there. Your body and mind would have already come to action and would have come out of the dense laziness which kept you stuck at the home. You will go to the gym or walk daily because you need milk every day. Isn't this right?

Walking is something that could be done anywhere. If you are waiting for someone, instead of standing at a place, start walking. Walk to some distance and come back. Keep doing this until the person comes for whom you are waiting. During lunch break, take a walk. If something is nearby, please go there by walking. Do not use your car for short distances.

When you walk and run daily, it will help you a lot in constipation. Morning walk and run help to have a clean stomach in the morning.

Once upon a time, there was a king named Akbar. He had a very intelligent advisor named Birbal in his court. He was one of the nine gems in his court. Akbar used to ask him various questions to test his intelligence. Sometimes, he also used to ask him funny questions for humour. One day, he asked him, “Birbal! Tell me, what is the greatest peace in this world?” Birbal said, “Royal majesty, the greatest peace in this world is to have a clean stomach in the morning.” Everybody in the court including Akbar started laughing. “Could you prove it?” He said. Birbal replied, “Yes, Royal Majesty. But for this, you will have to go with me to a boat ride on the river. You must leave the palace at 4 in the morning for the boat ride.” It was the spring season. Akbar happily agreed. Next day, Akbar left the palace at 4 in the morning. Birbal was waiting for him outside the palace. He took him for the boat ride. Akbar boarded on the boat. The sailor started to row the boat. Cold and fresh air decorated by auspicious smell of fresh flowers was blowing on the face of Akbar and Birbal making their experience more delightful. The reflection of the moon in ripples of the river’s water was creating a very pleasant scene. Akbar said, “Thank You Birbal for bringing me to this delightful journey!” Birbal smiled in return. Soon, it was 6 in the morning. Akbar started to feel pressure in his stomach. It was his regular time to clear his stomach. He asked Birbal to take him back to the palace. Birbal said, “Royal Majesty, we have come far ahead in the river. It will take at least two hours to go back.” Saying this, he asked the

sailor to row the boat back to the palace. Akbar had no options other than waiting. All of the beautifulness of the nature faded away when he started to feel the heavy pressure. He started to feel stiffness in his whole body. A wait of 2 hours was like waiting for 2 months for him. Somehow, he returned to his palace. As soon as he reached the palace, he rushed to the toilet. When he came out of the toilet, he was feeling a great relief. Birbal was waiting outside smiling at him. When Akbar looked at him, he started laughing and said, “You have won my heart Birbal! Really, the greatest peace in this world is to have a clean stomach.” He awarded him in the court with beautiful jewellery and gold.

Now coming back to the exercise, the exercise plays a vital role in developing your body and mind. It helps to regulate your bodily functions. When you start doing the exercise, you will start to have clean stomach in the morning, constipation will go away, you will start to feel hunger, your desire for eating food will increase and your food will start getting digested properly. When the food gets digested properly, you will get rid of gas and acidity like issues. Exercise is also a great stress buster. When you do the exercise, a hormone called “endorphins” is produced in the brain which acts as a natural painkiller. This hormone also improves the ability to sleep. In a research, the people doing 20-30 minutes of aerobic exercise reported that they were feeling calmer after doing the exercise. Their calmness lasted for 8-9 hours. Why not to start exercising from today if you could get these many benefits?

Our body is an amazing self-healing machine. Whenever there is a damage, it creates new cells and repairs itself.

When you do the exercise, many cells and tendons break inside your body. When the body sees these damages, it creates new cells and repairs all of the damages. This refreshes many areas of your body with the new cells. This is the most intriguing part of doing the exercise. You get new cells and tendons. Your body gets rejuvenated. Wouldn't you want to look & feel younger? Do exercise & rebuild yourself!

I have seen many people saying that they will be tired after doing the exercise. Once I asked my colleague, "You live near my flat. Come with me for a daily walk in the morning." He said, "I do not get time for the exercise. Besides that, I have to go to work daily in the morning. If I go for a walk, I will get tired. Then who will do the work in the office?" I said to him, "Actually, the opposite happens. When you do an exercise or go out for a walk, you feel more energetic. Your body prepares itself for the day. This helps you to carry out the day-to-day activities in an easier way. You will also be able to shed a few pounds from your body." He said, "Ok, I will try tomorrow." He didn't show up next day. But after two days, he came. He said, "I gave a thought to your words. I think I should try it." He walked with me that day. Slowly, he made it a practice. Now, I see him walking 3 days in a week.

When you start doing the exercise, do only what you could do regularly. Do the exercise for 30 minutes only, but please be regular. It is the regularity that counts. When I was in 9th standard, I had started to do the exercise. I used to wake up at 4 in the morning for a run. I ran 3 rounds of a big field followed by a rigorous exercise. All these activities used to take 2 hours. This continued for a month. But when the exams came, I had to stop all of these activities because it

took so much time. I had to do my studies. Some people start doing too much exercise at the beginning out of the excitement. After some time, they leave the exercise when they get bored or when they feel that it is getting too much for them to carry this rigorous task daily. Hence, it is better to start small and expand slowly after examining how your body responds to it and how your timetable allows the timings over the months.

Apart from doing the exercise, there are other ways like yoga and meditations which help your body and soul in reaching the harmony. If you wish to practice them, please be sure to do them in the presence of a teacher. Do not try them at your own.

At the end, it is important that we give time to our body for the exercise. The peace and happiness could only reside in a healthy mind and body.

“Those who think they have not time for bodily exercise will sooner or later have to find time for illness.”

— Edward Stanley

“When it comes to health and well-being, regular exercise is about as close to a magic potion as you can get.”

— Tich Nhat Hanh

CHAPTER 24

LEARN FINANCE



“Finance is a very critical subject of life which is not taught in the schools.”

When I was in school, I studied many subjects like English, Physics, Chemistry, Biology, Mathematics, Sanskrit and many more. Today, I wish I had a subject called “Finance Management” in my school or college which would have taught how to manage my money in the day-to-day life. It took me very long to realize that I need to learn finance just like I learnt other things in my life. You also do not know yet that you need knowledge on the finance management.

Most of our days are spent in doing our jobs. For our entire life, we do this job to earn money so that we could sail through life. Just like it is important to earn money for your life, in a similar way it is important that you know how to manage the earned money. Many people earn money but live

a life of poverty because they do not know how to handle their finances.

In the Lotto Texas game in 1997, a person named Billie Bob won \$31 million. He was rich instantly. Soon, he bought Ranches and a few homes from that money. He lent money to his friends. He made several new friends and started to lend them money. Also, he purchased several other goods from this money. Soon, all of his money was spent. He did not have any money left. Just after 2 years of this win, he committed suicide and ended his life. He had a lot of money. But he was not financially educated on how to handle it. He did not know how to keep and invest the money. Because of this, he spent it all. He could not see the future of his destructive actions. He was so broke that he ended his own life.

In the year 2003, a teenager named Callie Rogers won \$3 million in the lottery. She was only 16 years old. She spent millions on her clothes, cars and vacations. She also spent half a million on cocaine. She lost all of her money at the end. She was not left with even a penny. She lost her money because she did not know how to manage her finances.

Nicolas Cage is a very popular American actor. People know him for his great role in movies like “Leaving Las Vegas”, “Gone in 60 Seconds”, “Con Air” and “The Weather Man”. I liked one of his film “Ghost Rider”. His acting was great in this movie. With his great work in the movies, he earned a fortune of \$150 million till 2011. As he became richer, his desires for buying unusual things increased. He spent his money on those things that he would have never needed in his life.

He wasted his money on a lot of things as mentioned below:

- a) He purchased an island in \$40 million for his private use.
- b) He spent drastically on vintage cars and motorcycles. He alone had 30 motorcycles and 50 cars. He also owned a Ferrari and nine Rolls-Royce cars.
- c) He bought four yachts for \$20 million. The yachts were very big having 12 bedrooms.
- d) In Europe, he purchased 2 castles totally worth \$12.3 million.
- e) He purchased LaLaurie mansion in New Orleans which was known as a haunted house. He spent \$3.4 million in purchasing that haunted house.
- f) He spent \$150,000 to buy a pet octopus for himself.
- g) He was also known for his collection of dinosaur skulls. Once he purchased a dinosaur's skull for \$300,000.
- h) He further spent millions on shark, private jets, multiple properties and jewellery for women.
- i) He purchased the first comic book of superman for \$150,000.

He spent all of his \$150 million. He was forced to foreclose on several properties. He was forced to take any role offered to him in the movies because he was broke. He had purchased his houses and castles between the years 2000 to 2006. At this time, the prices of properties were too high. The prices crashed in 2008. He did not follow the simple rule of

investment, “Buy a house property when the prices are low and sell it when the prices are high.” Instead, he purchased his properties when their prices were high. In 2008 and later he tried to sell his assets when he was shot by massive tax bills. But, by that time the prices of the properties had crashed. He had to face losses because he didn’t know the rules of investment. He sold his Newport, Rhode Island castle for a whopping loss of \$9.5 million. He is still struggling to pay off his debts and sell his assets.

These are the live examples of how the lack of financial knowledge could take you from top to bottom. You must know how to save and invest your money. Otherwise, it does not take long before all of the treasure is gone.

In order to learn the finance management and planning, you could read many books available in the market. Nowadays, there are various sources from which you could get educated financially. For me, the first choice is to read the financial planning related books from the famous authors. Also, various videos on financial education are available on YouTube. You could also search on Google to find out the tutorials on financial education.

In the old days, the knowledge was not easily accessible. One had to be dependent on seminars, teachers and books. But now in this digital age, every piece of information is just a click away. Just search for what you want on Google and YouTube. You will see the entire flood of information to make you more knowledgeable. Also, do not forget to read books on finance.

When your knowledge on finance increases, you will come to know about better ways of handling your money. You will

also understand that what financial mistakes you were making earlier.

Rainy Days

Life is full of ups and downs. When you are in good times, you must save the money for the bad times. Remember that if you save money today, one day the money will save you.

Out of our daily expenses, we must save some money for any unexpected emergency. Life is not a bed of roses. It might happen that in our life suddenly the requirements of money could arise due to a health condition. My uncle used to be very healthy. In past 6 months, he started to develop a few health problems. He started having chest pains when he walked. Sometimes, he had irregular heartbeats and shortness of breath. He ignored them for a few months. But when the condition became worse, he went to see the doctor. When the doctor diagnosed him, he immediately asked him to get admitted in the hospital. The doctors diagnosed his condition further. They found that two of his heart's arteries were blocked. They inserted stent in his heart on the same day and kept him in ICU. Just a day before, he was walking and looking healthy. But today, he was in ICU. He had a medical insurance from his company where he worked which bore a part of the expenses. But, his company had not done the insurance of higher amount. Hence, my uncle had to bear the remaining 60% of the expenses. After two days, I talked to him on the phone. On the phone, he said to me, "Son, please be sure to take a medical insurance of at least 10 lakh rupees (1 million) for you and your family. You don't know,

once you are admitted to the hospital, the money will be spent like flowing water. Also, keep some money for emergency in a separate bank account. You will need it someday like I needed it today.” I heard each and every word carefully that he was saying. I could understand the pain & genuineness in his voice. I did what he said.

It is very important for you to take a medical plan for you and your family. If you do not have it yet, you should take one. It will give peace to your mind knowing that you are now secured against any medical emergency. Apart from this, you must save a good amount of money as per your capacity for unexpected emergencies.

You should also take a life insurance. Your spouse and children are dependent on you. A life insurance makes sure that your family gets a predefined amount of money in the event of your death. We all are mortals. We must plan for our deaths. These days, the premium of a life insurance has also become very less. In my life, I have seen two events of deaths of the head of the family. The spouse got the money on the death of her husband because he had taken a life insurance.

Hence, please be sure to have a medical and life insurance for your life. Even if you are covered by the medical insurance from your company, still buy one for yourself and your family. The amount of compensation offered by the company’s medical insurance is generally very less. You should take a medical insurance of higher value which would actually help you and your family in case of medical emergencies. Apart from this, many times we switch companies. During this company switching interval, you are left with no medical insurance. The last company’s medical

insurance remains no longer applicable and you still do not have medical insurance from the new company. In order to have security under such circumstances, you should have your own separate medical insurance for you and your family.

When you have a life insurance, medical insurance and an emergency fund, you will truly be relaxed and peaceful in your life. You and your family will also be protected always from any misfortunate event.

What I have said in this chapter is equivalent to just a drop in the ocean. Please spend some time on learning how to manage your finances. This will definitely bring a change in your life and help you to achieve a prosperous life.

“It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning.”

— Henry Ford

“Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this.”

— Dave Ramsey

CHAPTER 25

NEIGHBOURS



“The possessions of neighbours impact how you value your own possessions. A good relationship with the neighbours is a must for a peaceful life.”

“Son, I think our main door is getting very old. We should change it.” My mother said to me. For a moment, I thought that what could have happened to the door? Yesterday night, when I came back to the home, the door appeared to be okay.

I went back outside to check the door again. The door looked to be okay to me. Suddenly, my eyes gazed at the new shining door that my neighbour had got fitted. Now, when I looked back at my door, it suddenly seemed like the door of an ancient home. I thought for a minute that how the possessions of the neighbours could impact on how we think about our own possessions. Some people even have competition with their neighbours. They want to be superior to their neighbours. If their neighbours have a hatchback,

they will buy a sedan. If their neighbours are getting their houses painted, they will also get their house painted but with a different colour. Once, I got a chance to visit a relative of mine. I saw that his house was painted in pink colour. I asked him, "Uncle, why have you got your house painted in this colour from inside?" My uncle replied, "All the other colours have been already used by our neighbours." I kept silence on hearing this answer. But, his reply triggered a thought in mind, "How much are people impacted from their neighbours?" Since we are always surrounded by our neighbours, it is very easy to get impacted by what they own or what they do. After reading this point, you would have known if you are also impacted by your neighbours. Once you know that you are being impacted, you could now take actions to resolve this competition. Every example that I have given till now in this chapter is just a human psychology of competition and inferiority from their neighbours.

In order to have control over such emotions, there is an easy way. Whenever you get such a feeling of competition or inferiorly, tell yourself, "My neighbours are just a very small fraction of this world. In this world, there are many people doing better than them. If my neighbour has a hatchback car, there are many other people in this world who are driving a much better luxurious car. There is no point in doing competition or feeling inferior to them. Even if I buy a better vehicle, still there will be many other people in this world who will be ahead of me with a far better vehicle. Many people have better doors than my neighbour. It is not worth doing a competition or feeling inferior to a neighbour. In this world, there will always be a person ahead of me no matter

what I do. This is a big world. It is not only limited to my neighbours. Hence, it is better to be happy in what I have.”

When you talk to yourself in this way, your perspective will change. You will now have a much broader perspective. Instead of having your thoughts concealed inside a small locality of your neighbours, you will now see a bigger picture. When you start to think in this way, you will feel better and relaxed from inside. You will be happy with yourself.

Relationship with neighbours

Neighbours are the people who are always around you. Just like you live with your family, you also live with your neighbours. You might not feel it. But, you are indirectly living with them as well. You might have many relatives or friends. But when a problem comes at midnight, it is your neighbour who will come to help you first. If something misfortunate happens at home, you will go and knock on the doors of your neighbours asking for help before anybody else.

It was midnight. I had gone to sleep. My father was not at home. He had to go to another city for his office related work. My mother was suffering from a slight fever since this morning. In my sleep, I felt that my mother is calling me. I went running to her. She was shivering badly from cold. Her condition was getting worse. My grandmother also came from her room. On seeing my mother, she quickly realized the situation and started calling our neighbours. My neighbours woke up and came to see my mother. One of them knew a doctor. He quickly called him and asked to come. The doctor lived in a surrounding neighbourhood. He

came in the night and gave injections to my mother. By 1:30 a.m., the condition of my mother stabilized. On that day, I understood what the value of a neighbours is. Our neighbours came to help us because we had a very good relationship with them. They saved the life of my mother.

Hence, it is very important that you keep a good relationship with your neighbours. It is not only needed for emergency situations. It is also needed so that you could live your life peacefully.

“We cannot afford to fight our neighbour, even if we disagree on many things.”

— Haider al-Abadi

There might be many things that we do not like about our neighbours. But still, we must be sure to have a good relationship with them. They live closest to you all the time. When you leave your house in the morning and come back to your house in the evening, you would see them each time. If you have a fight with any of the neighbours, your mood will go off every time you see them. And you will definitely see them every time because they live with you. If you are not at your home and anything bad happens like a fire or any other misfortunate events, then it is your neighbours who will notice it first. If your child is playing outside and he falls down, it is your neighbours who will come running to save him/her. You could not watch everything or be available every time, but any one of your neighbours will always be.

Sometimes ago, I visited my uncle. When we were having tea, my uncle said, “A few days back there was an attempted

theft at my neighbour's home who lives next door. They were out of the town to attend a marriage. I was sleeping. Suddenly, I heard a loud bang on the door. It was 2:30 in the night. I came to my backyard and tried to look around to find out what would have caused this sound. I peeped from my fence at the backyard. I saw that some people are trying to enter my neighbour's house. I started shouting. When they saw me, they started to come towards me. I was alone. They were four of them. I started to shout louder. On hearing my noise, my wife and the people in my neighbourhood woke up. My neighbours came up with sticks and rods in their hands. When the thieves looked at them all, they fled away." As a neighbour, my uncle prevented the theft at his neighbour's house. The other people in the neighbourhood saved my uncle from being harassed by the thieves. Next day, my uncle called his neighbour and informed him on phone that there had been an attempted theft at his house. On hearing this, his neighbour came back from the marriage. He checked his house. All of his belongings were safe. He came to meet my uncle at his house. He was very obliged and grateful to him. My uncle had saved his house and precious belonging from getting stolen. This is the power of having good neighbours and having good relationships with them.

There could be various ways to have good relationships with your neighbours. One of the most important things is greeting. Never ignore your neighbours when you see them coming. Always smile at them and greet them. This is the least that could be done to have a good relationship with a neighbour. Be a good neighbour yourself. Try to help everyone around your neighbourhood. If you see your

neighbour carrying a heavy item, offer your help to him. Take a few items from his hands and carry them to his home. Help him in unloading heavy stuff from his car. Be kind to your neighbours. If they come and ask you for any help then always try helping. Remember that you have to always live with them. One day, you might would also need help from them. There are times when your neighbours call you for their birthdays, weddings or parties. Do not ignore their invitations. Always go whenever they call you (unless you have any such emergencies). Do not forget to take a gift with you whenever you go there in such occasions. There is one more tried and tested way that my mother and her neighbours used. Whenever my mother prepared something special, she always made sure to keep some of that food item in a separate plate. She used to go and give that food item to my next door neighbour aunties. Now, my neighbours had that plate filled with food. After consuming the food, my neighbours had to return the plate. Now, it does not look good to return an empty plate. So, they filled that plate with what they had prepared that day and returned the plate to my mother. This helped in strengthening their relationships in two ways. The first one was food. When someone offers you a good food, you naturally develop a positive feeling for that person. This is very natural and every person feels it. Second, to return the plate, your neighbour visited your house. You also had to visit their house for giving the food items. In this way, you met with each other many times. You visited each other's houses, sat there and spent some quality time with each other. Such acts create a positive and strong relationship with your neighbours.

When you are new to a hostel or have just shifted your house, try this trick. Make something good and offer it to your neighbours. This will start your relationship with the new neighbours in a very smooth and happier way.

When you have a good relationship with your neighbours, they will be like your friends. When someone becomes your friend, psychologically he/she will think good and positive about you. When your neighbours become your friends, they will not try to do arguments or fights unnecessarily with you over little things. When you are free from the worries and troubles from your neighbours, you will live your life happily and peacefully.

“It is impossible to love God without loving our neighbour.”

— Mother Teresa

“When one neighbour helps another, we strengthen our communities.”

— Jennifer Pahlka

CHAPTER 26

SOLITUDE



“You are your best friend. Spend time with yourself.”

“Finally, the rainy season has come. I was waiting for long for this season. Now, I will go to various places near the city to watch the beauty of the nature.” I said to my wife. Near my city, there are various places for tourists which become a paradise in the rainy season. The dams become full of water. Various natural waterfalls get created in the mountains which enhance the beauty of the nature. The rain, waterfalls and foggy weather make it a treat to drive to those places. One of those places was “Tamhini Ghat”. (A road or path through mountains is called Ghat in India.) My plan was to first visit this place. I had plans to go there with my wife and children. Finally, the day came. The rains started. We were planning to visit “Tamhini Ghat” on the weekends. One morning, we found that my elder daughter was sleeping longer than usual. Me and my wife checked her body temperature. “It is 101°F.”

Said my wife with a worried voice. We rushed to the doctor's clinic. "There is no need to worry. It is just a viral fever. It will be healed by medicines. It is very common for the children to catch cold in rainy season." The doctor said. After treatment, she was ok. But soon my younger daughter also caught cough and cold. We had to cancel our trip. After looking at the condition of our daughters, I could not dare to take them to mountains. My wife had to look after the children. So I could not have gone with her as well.

I was not willing to go alone. I thought I will get bored if I go alone. Hence, I decided to go with my friends instead. I called my friend Suraj. I said, "Hey Suraj, would you like to go to Tamhini Ghat with me this weekend?" He replied, "Friend, it will be difficult this week. I have joined a new class for music which lies on the weekends itself. I do not want to miss my classes." I said, "Ok, no problem." Then I called my other friend "Vimal". I asked him the same question. He replied, "I am not in the city right now. I am at my home-town. I will come back after two weeks. Then we will see."

I had all preparations already done for this weekend. It was the first rain of the month. I did not want to miss the trip. Finally, I called my wife. I said, "I have decided to go alone to the trip. I cannot go with you all because our children are still very sensitive to the cold. All of my friends are also busy." My wife said, "That is great. You should go alone and enjoy the trip." Finally, the weekends came. I decided to go on my motorcycle. Using the motorcycle, I could have connected more with the nature. I took my motorcycle out of its cover. I put on a raincoat and started the

trip. It was the most wonderful trip of my life. I did not have to wait for anyone or worry about anyone. It was only me. While driving my motorcycle, sometimes, I talked to myself appreciating the wonderful view of the nature. When I drove a little further, I reached an empty road which was surrounded by beautiful mountains, trees and waterfalls. It was drizzling and in this beautiful environment I was driving my bike. The drops of rain were coming on my face giving a pleasant experience. While driving my bike, I yelled ‘Yahoo!’ out of happiness. There was nobody there to hear my voice. I yelled again this time even louder. Then I stopped near a few waterfalls and took my pictures with them. I clicked random photos of dams and mountains and took many selfies. When I went ahead, I saw that an old man was selling boiled corn. I asked him, “How much for a corn uncle?” “It’s Rs. 20 (28 cents).” He said. I bought a corn from him. I started eating the corn watching the rain and the waterfall. It felt great. The taste of corn mixed with the feelings of cold air and the drops of rain created a godly experience. After that, I took a cup of tea since I had started to feel a little cold by now. After having the tea, I was back in action. I took my bike and returned home. When I came back, I connected my phone to our television and showed the photos to my family. My children and wife were very happy to see the photos. But, the happiest person was myself. I had gone on a trip with myself and had enjoyed it with the best friend of myself, “ME”.

Many times in our life we wait for others for various tasks. For example: In your office, you might have waited for your friends to join you so that you could go to lunch. This has happened with me. Many times, I have starved for a long

time waiting for them. It is difficult to gather all your friends for lunch. All are busy with their tasks. Hence, now if I feel very hungry, I go alone. But I am not actually alone. I am with myself. If you are also suffering with such issues, please try doing your stuff alone. Go alone to a restaurant and have your lunch. Look around and look outside when you are having the lunch. Enjoy the moment. Celebrate your birthday alone. Order a cake, cut it and eat yourself. You will feel great. If you have accomplished something in your work, give a treat to yourself. You will be very happy with your inner self. Do not wait for others. Just go. Your time and life do not wait for anything. Enjoy them before they get wasted.

Many times in our life, we could not do things that we always desired due to responsibilities. Many times we have crunch of money, illness and many other issues. Do not cancel what you wish to do because of these issues. Find your way out of them to do the things that you have always desired. Many times my friends say to me, "I did not have time to do this task." I say to them, "You always have time. It is the matter of how you prioritize your tasks. Prioritize the things that you always wanted to do in your life above other things and you will always have time to do them."

My friend Lalit always wanted to learn music. But he was always so busy in the office work that he could not get time to go to the music classes. One day, I found him sitting sad in the cafeteria. I asked him, "What happened Lalit?" He said, "I had started a music class for each Saturday. But due to office work, I am coming to the office from last two Saturdays. I am missing my classes." I said to him, "Please be frank with your manager and explain him that you have your music classes

that you could not afford to leave. Do not be shy. Be confident when you are talking to him. Ask him if there is any alternate way so that the office work could be done and your music classes could be carried on as well.” “Ok, I will talk to my manager today itself.” He said. After the lunch, he waited for his manager to come to his cubicle. When his manager came, he told him about his love for music and the classes that he had to attend. His manager said to him, “But we could not afford to leave the work in that shift. At the end of the day, we have to complete our tasks and deliver them to the onsite team.” Lalit said, “But, there must be a way so that I could attend my classes.” His manager thought for a while and then said, “Yes. There is a way. You could work from home on the Saturday. In this way, you would be able to attend your classes and complete the tasks assigned to you as well.” Lalit was very happy. He had prioritized his music classes above other tasks. This motivated him to talk to his manager and find a solution. I was satisfied to see the happiness on his face.

Please wait for a moment and ask yourself, “Is there anything that I wanted to do from many days but I am not doing it because of the other tasks?” It could be anything like visiting your doctor for your dental problems, having Chinese food, going to a tourist place, going to your home-town, talking to your mother, taking your spouse to the movie and more. Please make a list of it and plan to do it this week itself. Tomorrow never comes. If you say today that you will do it next time, that task will never be accomplished. Hence, write down all the things that you have always wanted to do

and start acting on them. The time is NOW to do them. Go alone and do them if you have to.

Just like doing things alone is important, it is also important that you sit with yourself for some time alone in a quiet room. This could help in finding out the solutions to some critical problems in your life. It could also help you to take decisions when you are confused.

Seema was looking very confused in the office. She was looking for a job change. She had given the interview in three companies. Out of which, she got selected in two of them. The first company was offering a high pay package. But it was asking her to join in Chennai, Tamil Nadu. Chennai was far away from her home-town Mumbai. (Tamilnadu is a state in India. Chennai is a city in Tamilnadu. Mumbai is also a city.) The second company was offering her a lower package compared to the first one. But it was offering her the job in Mumbai. She was confused. She wanted to go for the higher pay package. But at the same time she also wanted to get a job in her home-town. I asked her to spend some time with herself at her house alone and talk to herself on what she actually wanted. She agreed. I continued to do my work.

Next day when she came to office, she visited my desk. She was looking happy and satisfied. She said, "Nikhil, thank you for your tip yesterday. I talked to myself yesterday on what was more important to me. It turned out that I would love living in Mumbai with my parents. Since my parents own a house there, I will not have to spend much on living and food expenses. If I go to Chennai, I will have to pay for the rent and food which will nullify the extra money that I will get in the other company. The most important thing is, I

will be much happier to be with my family.” I smiled at her. She had taken the decision by talking to herself. She had learnt the importance of solitude.

Whenever you are not able to decide or if you are in any problem, be alone with yourself for 2 to 3 hours. In these hours, talk to yourself and think that what could be the possible solutions to the problem that you are facing. Whenever you are unable to decide anything in your life, talk to yourself when you are alone and try to compare different pros and cons that could help you in coming to a conclusion.

When you start doing all of your desired tasks alone and when you start to take decisions alone by talking to your inner self, you will achieve success, happiness, fulfilment and peace in your life. “Be in solitude. Be with yourself to achieve that lost happiness in your life.”

“The best part about being alone is that you really don't have to answer to anybody. You do what you want.”

— Justin Timberlake

“Being alone & actually sitting with our own thoughts can lead to such growth and realizations that are rare in our everyday busy lives.”

— Kourtney Kardashian

“Loneliness is, like, when you wish someone else was there, and solitude is when you enjoy being alone. I don't always want to be alone, but I definitely like pockets of solitude to recharge and come back to myself. I think that's so important for everyone.”

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— Jonathan Van Ness

CHAPTER 27

EXCUSES



“The person who gives excuses always deceives himself and never succeeds.”

“But brother, I have to do a lot of work at my home. You do not know how much work a housewife has to do in a day.” My sister said. My mother came to support her. She said, “Yes, she has to work alone all day. She does not have time to write daily blogs on the internet or to make YouTube videos. Besides that, her health also is not good these days.” My sister hugged her mother and teased me by showing her tongue. I laughed at her childish behaviour.

My sister’s husband works in UAE. They already have a very good income. They are rich. But, I always said to my sister, “That money is being earned by your husband. But, what are you earning? You must start to earn money by doing the hard work. You should make your own name in this world so that people would know you by your name and not

your husband's name. There is nothing greater than the feeling of self-accomplishment. When you start to do work on your own and when you get your first payment, you will know what I meant." I kept on pushing her for 4 years. Finally, she started to show some interest. By that time, I had started to make some YouTube videos. I also had a website. Younger brothers and sisters follow the activities of their elder brother. Don't they? If you are the elder brother or sister of the house, you would know how funny this is. So, my sister imitated me and started her own YouTube channel. Well, this was a great start. I told her that once she makes enough videos, she could show advertisements on those videos and earn money. She made a few videos at first. The videos were nice. But slowly, the videos stopped coming. I knew that she was ill. But still, I kept pushing her. Once she recovered, she had lost the rhythm of making videos. It was time to motivate her again. I called her and said, "Sister, your videos are not coming. I am waiting for your videos." She said, "I am very busy at the home. Many guests are coming nowadays to our house. I get very tired looking after them. I am busy all day." "But you have whole night free to make the videos." I said. She replied, "In the night, I feel very tired and sleepy. It becomes very difficult to make the videos." I said, "It is a difficult task. I know it. But even after having these many problems, you must carry on with making the videos. The problems will always be there. You have to fight and conquer them. With your strong willpower you can do anything." She said to me, "You do not know what I have to face daily." I replied, "If you keep giving excuses, you will never succeed in your life. Either you will succeed or will give

excuses for your entire life.” On this, she kept the phone saying that she has work to do. But after that, I saw a video coming on her YouTube channel. She was getting motivated slowly. When she started making the videos, her excuses reduced. Slowly, she picked up the speed in her work. Now she has a very good blogging site. She has put a lot of content on it along with the advertisements. She has also made a lot of YouTube videos with great subscriber base. I see her climbing the ladders of success. She now does not give any excuses to me. The success shines from her eyes.

Excuses are just a way to persuade yourself from the guilt of the task that you did not do. I have heard people saying, “It was raining”, “It is too hot outside” or “I could have done it today but so and so happened.” I tell them, “You are not telling these things to me. You are consoling yourself by giving these excuses.” When something is of high priority, a person does it. Most of the people will not cancel going to a movie saying, “It is raining. I will not go to the movie.” Then why do they stop doing their work giving the excuses? It is just a question of how your mind prioritizes a task and how it decides to push a task to the next date.

My mother had problems in one of her teeth for a year. I always said to her, “Mother, please go the doctor and get yourself checked. I will take you to him.” She used to say, “No son. It is okay. The pain will heal by itself.” She lived with the pain for many days by giving excuses. Whenever I asked her to go see a doctor, she used to say, “I am not feeling well today or I am not feeling pain today.” Sometimes she said, “I will take some ayurvedic medicines.” She continued to suffer. One day I said to her, “For how long will you suffer from the

pain? Let us go today to the doctor.” I took her to the doctor that day. The doctor said, “One of your teeth is rotten and causing you pain. It is better to remove that tooth. I will also fit a new tooth in place of this one once your wounds heal.” He removed that rotten tooth. In a few days, my mother started to feel well. After a few weeks, I took her to the doctor again. He fitted a new tooth where earlier there was a rotten one. My mother was happy to have a new tooth. The medical science has advanced so much. There are many things that we do not know yet which could be done easily now in medical science. The doctor replaced the rotten tooth with an artificial tooth which looked and functioned just like an original one. My mother suffered for a long time just because of her excuses. When she took an action, her sufferings ended and she was happy again.

Many times in our life, we give excuses which either cause us a loss of work or make us suffer. In order to succeed in life and live happier, it is very important to get rid of the excuses. If you have any pending work and you delay it by giving excuses, you will be disturbed from inside. You know yourself that you are delaying your work out of laziness. It is better to complete your tasks and live peacefully rather than delaying them and suffering from pain and losses.

I had a friend of mine named Mitul. We were very good childhood friends. He had a bad habit of giving excuses telling that why a particular task should not be done. He was good academically. When we grew up, we started to prepare for competitive exams. He did not. When I asked him, he had a number of excuses not to give those exams. He said, “These exams require preparation of at least 1 year. After that when

you go to give the exams, there are already millions of people appearing in it. If you fail, you have to try again. I do not want to put myself in those things. I will instead start my own grocery shop.” I said, “That is great. Give me discounts when I visit your shop.” A year passed. On the vacations when I returned home, I thought to meet him. I went to his home. He was very happy to see me. I asked him, “So Mitul, what are you doing these days?” He said, “I am thinking about doing something else. There are already two grocery shops in my area. I will not get any profit. I wanted to open a shop near my home but I think now it will not be much profitable because of those two shops.” “So what are you thinking to do now?” I asked. He said, “I am looking for space in the main market area to open a small garments shop. But that will also take high initial investments. You know that it is a small city. I am wondering if I will be able to make much profit.” I replied, “If you keep giving excuses like this every day, you will end up being nowhere at the end.” He nodded his head. I went back after talking to him. Many years have passed since then. I just heard about him from a friend of mine. He said that Mitul is working as a bank clerk in a rural area. I was stunned to hear it. He was an intelligent person. He had pretty good goals. He could have become a successful businessman. But, his excuses about how not to do a task ceased his progress.

Excuses limit your capability to perform tasks. You might have heard people giving excuses like “Now I am too old to do this task.” Or “I am too young to earn that kind of money.” Such excuses limit your capability. A person is never too

young or too old to achieve success. If one works hard in the right direction, he/she could achieve anything.

You might have heard about David Carp. He is the CEO of the popular website Tumblr. He had launched his website when he was only 20 years old. Now he is 28 years old and worth \$200 million. Mark Zuckerberg, the CEO of Facebook is only 31 years old and his net worth is \$34.8 billion. Evan Spiegel is the CEO of the popular app Snapchat. He became the CEO of the company when he was only 23 years old. His current net worth is \$340 crores. All of these real life examples contradict the excuse, “I am too young to earn that kind of money.” Now, let us look at the other excuse, “I am too old to do this task.”

You might have heard about Stan Lee. He is known as the creator of “Marvel Comics”. All of the characters like Fantastic four, Spiderman, Black Panther, X-Men, Hulk, Thor, Iron Man and Doctor Strange were created by him. At nearly 40 he created Fantastic four characters from where his comics started to gain popularity. Later on, he created the other characters as mentioned above.

Kathryn Joosten was a housewife. When her marriage failed, she thought to start her career as an actress. She became a successful actress at the age of 60 years. This is the time when most of the people retire from their jobs. Most of them think that their life is now over. At this age of 60, she had just started her career. She became successful. She appeared in many TV Shows like Desperate Housewives, My name is Earl, Family matters and many more.

Harry Bernstein wrote the book “The Invisible Wall: A Love Story That Broke Barriers” when he was 93 years of age.

In this book, he has revealed the story of how his childhood was spent in Manchester, England in the years of World War I. This book was published when he was 96 years of age. He would have never written this book if he had thought that he is too old to write it now.

A human body and mind are very strong to accomplish anything if the person has high willpower and if he is willing to do it. If you also have any such excuses, throw them away and start doing what you have been holding in your heart. The most important thing is to just start doing it. Do not think much. Do not think of any excuses. Just start doing it by making little progress daily. In order to reach the top, you will have to take one step of the ladder at a time. All those small steps combine and become very large and effective in accomplishing your goal with time.

Avoiding excuses is something you need to do to achieve success, peace and happiness in your life.

“The only thing standing between you and your goal is the useless story you keep telling yourself as to why you can't achieve it.”

— Jordan Belfort

“He that is good for making excuses is seldom good for anything else.”

— Benjamin Franklin

“Nobody can hinder you from doing what you want, if that's what you set your mind to. You can always find a hook to hang

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excuses on, but they're only excuses. You don't have anyone to blame but yourself. Nobody else makes you fail."

— Benjamin Carson

CHAPTER 28

LOAN



“Loans show you a dream that you could have never achieved by your own money. You pay a hefty price later on.”

“Hello Sir! I am calling from a reputed bank. Am I talking to Nikhil?” A lady on the phone asked me. “Yes.” I said. “Sir, we have an offer of free personal loan amounting Rs. 2 lakhs (\$0.2 million).” I said, “No, thank you.” And I dropped the call. It is very normal to get at least a call daily for personal loans.

When I was a child, the people used to take loans mostly for very essential things which they could not have purchased otherwise. They rarely took loan for anything else. For example: They took a loan for a House or a car only. My father had taken a loan for his car. But that too was for a small car whose EMI payments were under his capacity.

In last 10 years, the culture has changed a lot. The culture of having a fake lifestyle using the loan is becoming a norm. Last week, I had gone to a mall in Pune. There, I entered an electronics shop. There, a very costly TV worth 3 lakh rupees (\$0.3 million) was kept on display. When I was taking a look at the TV, the salesman came to me and started to explain its features. I said to him, "Friend, this TV is not in my budget." He replied, "Sir, just on a monthly EMI of Rs. 10,000 it will be all yours. You just have to pay Rs. 5,000 as the down payment." I replied to him, "No, Thanks. I would not prefer to take it on loan." But at the same time, I saw that many people were signing the forms to buy various home appliances on loans and EMIs. They did not know that they are being trapped under the burden of loan. The loan which first shows you dreams that you could get those things easily for which you had always desired. Once, you have taken it, you have to pay it back along with the interest. Do not get trapped by 0% interest loans. There is already an agreement between the home appliance companies and the financial companies. The price of the home appliance already has the interest amount added to it which gets reflected in the MRP of the product. You will feel very good when you buy them but, just in a month the joy and enthusiasm of the new home appliance fades down and then the real trouble begins. You have to pay the EMIs. These EMIs start to impact your life and also the peace and happiness of your inner self.

I have seen many people in my life who have taken a refrigerator, TV, laptop and even mobile phones on loan by paying monthly instalments. When I was a child, one of my father's friends named "Mishra" in the neighbourhood looked

very rich. Once, I got a chance to visit his house. My eyes opened wide after looking at his possessions. He had a big 24 inch TV (At that time, 24 inch TV was considered to be a big asset.), a two door refrigerator, shining new furniture and a car outside his house. When I returned, I said to my mother what I saw. I asked her, “Why do we have that old refrigerator at our home? Why don’t papa purchase a new refrigerator like Mishra Uncle?” My mother replied to this, “Mishra Uncle has taken everything on loan. He works in a bank. His bank offers the facility to take loans for furniture and home appliances. He has taken loans and purchased all those shiny items.” I said, “Then Ma, why does my father not take loans and buy those beautiful stuff. It will be so great!” “Because you have to pay them back.” My mother said. She said further, “When someone does not have money to buy things, he takes a loan from bank. But, they have to pay that money back to bank in small amounts monthly. The one thing that you do not see is that most part of the Mishra Uncle’s salary goes into paying the instalments for the unnecessary loans that he has taken. He looks rich but his bank balance is zero. He is actually a poor man.” This was a life lesson for me. I had not understood many things at that time. But, now I know.

It might be good to take a loan in the situations where it could improve one’s business and bring more profit, but it is never good to have unnecessary loans for our own joy. The excitement of the newly purchased item ends soon. After that, we have no other options but to continue to pay the unnecessary instalments.

My distant relative runs a car rental company. He already has five good cars. Last year, he bought two more cars on loan. After buying two more cars, his business improved. His profit increased four times more than the actual amount of combined monthly instalments of both cars. This means that he is now in great profit. This is a good loan category. My relative used this profit to pay off the loan over time and made good money as well. However, such loans could also cause severe losses if the business is not planned properly or due to other unforeseen circumstances.

What Mishra Uncle did was a bad loan. Two months back, my friend had purchased a TV for Rs. 2 lakh (0.2 million). He is now paying a monthly instalment for that TV. This is a bad loan. He could have taken a cheaper TV by paying from his savings. He purchased something which was far more than his requirements and ended up in a loan. This loan is causing him losses. This is a bad loan. Such type of loans will cause you pain and disturb the peacefulness of your inner soul. Such loans will cause you to compromise on many other small things. For example: You might have to think twice before ordering pizza or before going to a movie because you are already running out of money.

I have seen the worse a Loan could do. The suicide of farmers has been a very serious issue from many years. Recently, a farmer committed suicide in Madhya Pradesh State of India for a loan of merely Rs.9000 (\$150). He had taken the loan but was not able to repay it. The crops were not growing properly in his fields from past 4 years. All these worries and financial troubles led to his death. \$150 looks like a small amount but it was a big amount of money for

that poor farmer. Alone in the Maharashtra State, 4,500 farmers committed suicide in the year 2017 and in the year 2018, around 2,761 farmers committed suicide due to loans. These people had taken the loans to fulfil their basic needs. They had taken the loans to grow crops in their fields. Some had taken the loans for the marriage of their daughter. All of their crops destroyed due to drought in the Maharashtra State. Being unable to pay off the loans, they committed suicide. You would have now known from these examples that how severe could be the impact of a loan.

The student loan is also not easy on people. “Student Loan Hero” is a financial company. It did a survey of around 1000 students who had taken the student loan. In the result, it was found that 700 students out of 1000 were facing the symptoms of heavy stress and depression. Many of them complained of headache and anxiety. In the student loan refinancing survey, it was found that the middle class was hit the most by the student loans. One in nine students who had student loans higher than \$90000, considered doing suicide.

When you take a loan, you have to pay it back as well along with its interest. If you are unable to pay your instalments, you will start getting threats from the loan company to pay off your loan. Financial companies have loan recovery departments. Their work is to call and follow up with you to get their payments. Some even try to threaten people. I had once read in the newspaper that a bank had recruited goons for loan recovery. Those goons harassed a person physically when he did not pay a few instalments of his car. This is the ugly face of the loan that the salesman selling you the TV or car does not show you.

My father's friend Satyam had taken a big car using loan. When he brought the car to our neighbourhood, all of us gathered around the car and congratulated him. His kids were very happy to see a new car. When my father enquired him separately, he said that he had put most of his savings in the down payment of the car. Apart from this, he had to pay a monthly EMI which was equivalent to half of his salary. The time went on. After a few months when I was returning from the market, I saw that his car was being towed. Nearby his children were crying. They were saying not to take their car. When I reached home, my mother was talking to other women of the neighbourhood, "He already had a house loan. He could not pay the monthly instalment of his car. The bank has towed his car." I was stunned to know how far people could go to just show off their richness and fulfil their desires. I was sad for his kids who were crying in front of that car. It was heartbreaking for those innocent souls. Today, I believe in living in simplicity with what I have.

One more important thing about the loans is sometimes you cannot pay them back even if you have earned the required money. Let me explain you more about it. There are two types of banks. Private and government banks. When you take a loan from a government bank, it gives you relaxed terms and conditions. The most important thing is, you could do the prepayment of the loans at any time and foreclose the loan account when you have earned enough money. There will be no penalty or very little penalty. The government banks are very transparent in their work. But when you have taken a personal or house loan from a private bank, you are trapped. Most of the private banks do not allow foreclosure

of the loans. Some also impose very heavy penalty when you wish to foreclose your loan. From my personal experience, I have seen that you might have to run for 5-10 days to get your loan approved in a government bank. But after that your life is easier. In private banks, your loans will be instantly approved but after that the real pain starts when you would want to foreclose it.

The worst of them are some private financial institutions that are not a bank. Their rules and regulations are not transparent. They could cause the most trouble. Once, I was almost trapped in the loan from such a financial institution. When I was doing job in the IT Company, I developed a dream of buying the car “Honda City”. This car is very popular in India. I started looking forward to buy that car. I had less budget. Finally, I found a dealer who had that car in a very good condition. I said to him that I will pay half of the amount by transferring money to his bank account and the remaining will be a loan. He said, “Ok Sir!” He then dialled a number. Within 10 minutes, an employee from that financial institution appeared in his shop. He said to me, “Sir, please sign these papers and we will sanction your loan within 5 days.” I signed the papers. I also gave the booking amount of Rs 30,000 (\$422). I said to him, “I will transfer the remaining amount to your account.” The dealer did not say anything at that time. Next day, I got a call from him. He said to me, “I had a chat with the loan guy. Your loan will be sanctioned by today evening. Please pay the remaining amount in cash.” “But, we had agreed on money transfer to your account.” I said. The dealer replied, “If you transfer the money to my bank account, it will become taxable. Then who will pay the

taxes? Will you pay my taxes?” When I heard his reply, I understood that they are trying to sell me their car in an unauthorized way. I called the loan guy from the financial institution and asked him to cancel the loan. He said, “Sorry sir! The loan has now been sanctioned. Now nothing could be done about it.” I was very worried that how could they sanction me a loan within a day and that too when I am just in the process of buying the car. I talked to my friends and my project manager about it. My manager said to me, “Tell them that you do not need loan. You could not pay them back. They could not give it to you if you do not want it.” During lunch time, I talked to my friends about this situation. One of my friends said, “Nikhil, you do not know. The same situation had happened with my friend. He was going to take the car. But he cancelled the delivery of his vehicle. On canceling the delivery, his car loan application was also cancelled automatically. A vehicle loan could not be sanctioned until you take delivery of the vehicle.”

On knowing this, I understood what I had to do next. I found out the email id of the grievance cell of that financial institution from their website. I also found out the email id of their head of department. I wrote an email to them explaining what that loan guy from their institution was doing. Within 30 minutes of writing the email, I got a call from their area head apologizing. He said he would cancel the loan. Next day, I got a call from the dealer. He asked to come back and take the refund. I collected my deposit amount back and vowed never to take a loan again from such institutions. If you have urgency of taking loan, do not go to any place other than government banks. The best is to avoid

the loans at any cost for a peaceful life. I went to purchase a second hand car that I could not afford. I had to pay the price for it. If I had money at that time, I would have gone to an authorized dealer. An authorized dealer would have followed all processes correctly and I would never have to cancel my purchase. I also learnt a lesson not to take loans from private financial institutions.

It is always better to buy only what you could afford. If you have money to buy a small TV, buy a small one. Do not take a loan to buy a bigger TV. You will have more mental peace in watching programs on a small TV which is debt free rather than watching them on a bigger TV burdened by a debt. In today's world, there is fake lifestyle everywhere. In the social media, people only show what good is happening to them. You do not know what their internal condition is. Do not copy others. You do not know what worse they are going through. Buy a car that fits your budget and drive it peacefully with less burden of EMIs on your head. Do not take unnecessary loans. Buy only what you could afford. If you wish to buy costly things then save for it. Many people save for the entire year and buy their favourite things at Christmas. You could achieve peace and happiness only when you have the least or better no loans at all.

“Debt is like any other trap, easy enough to get into, but hard enough to get out of.”

— Henry Wheeler Shaw

“Some debts are fun when you are acquiring them, but none are fun when you set about retiring them.”

— Ogden Nash

“Do not accustom yourself to consider debt only as an inconvenience; you will find it a calamity.”

— Samuel Johnson

CHAPTER 29

FAILURES



“You might lose sometimes in the game of life. You must learn to handle failures.”

“Papa! Papa!” My children came running to me when I returned from office. “I have a gift for you.” I said while taking out the new Ludo game from my bag. They were very happy. Next day was a Saturday. My 6 year’s old elder daughter came to me and said, “Papa! Let’s play Ludo.” I said, “Okay. Call your mother and younger sister also. We all will play together.” The board of Ludo was arranged and we started to play. The game went on for 15 minutes. In the game, first my wife won, then my younger daughter and then I won. My elder daughter came last. I said to her, “Game is now over.” As soon as she knew that she had lost the game, she suddenly laid on the floor and started to cry loudly. For a second, I did not understand that what had gone wrong with her. Then I understood that she could not handle her failure.

It was time to teach her about failure. I waited for some time for her to stop. After that, I took her in my lap. I said to her, “We do not win every time in Ludo. Sometimes, we lose also. You should not cry when you lose in the game. Play again with your sister. You may win this time. But, do not cry if you lose. Just try to play again.” She was looking very cutely at me without any expression on her face. I assumed that she would have understood it. I also asked my wife to explain her about losing in the game. Next day, she played Ludo multiple times with my wife. She won and lost multiple times. But she did not cry like the last time on losing. She had learnt to handle her failures.

We all play the same game of Ludo our entire lives. Sometimes we fail. Sometimes we win. It is great to win. But, one must learn to accept the failures as well. Failures are the real gems of life who teach us what is right. When a kid starts to walk for the first time, he falls. He stands and tries again. By trying repeatedly, he finally learns to walk. When I started to learn how to ride a bicycle, I fell many times. Each time when I failed to ride it, I knew what I did wrong which made me fall. Once I fell because I had rotated my bicycle’s handle too far in the right side. Now, I understood that I do not have to rotate my bicycle’s handle too far because it made me fall down last time. I learnt from my each failure. I tried again and again after the repetitive failures. Finally, I learnt riding the bicycle. My multiple failures made me value my success.

Failures are a key that make you learn what was done wrong. That is what an experience is. You must have seen the advertisements in the newspaper or on the internet for the job vacancies. All advertisements have a line in common,

“The person applying for this job should have 5 years of experience in this work area or he should have 10 years of work experience.” Why do companies look for experienced people? One answer could be the experienced person knows how to do the work. But there is one more reason. An experienced person knows which steps should be avoided and which steps should be taken to accomplish a job in a better and more time efficient way. He would have already made mistakes and failed many times. He now knows from his failures that what is wrong and what is right. The more experienced a person is, the more knowledge he will have of doing things rightly. This is the reason we have higher management that takes decisions. They have more experiences of handling failures.

Once, my team in the project had missed their deadline of delivery. We had a meeting with the client that night. Before the meeting, the manager came and addressed us, “Team, do not apologize to the client saying that how your deliverables were delayed. In my last project, we had done the same and the client had escalated the issue to the higher management. Instead, tell them that our deliverables are delayed because we are working on an enhancement that was suggested by him (The client). Our client had made a suggestion to enhance the functionality in one of the other deliverables.” We did the same and the client was okay with it. He even granted us a week's additional time so that we could integrate and test the enhanced functionality. Based on the experience, the project manager knew what is right to do so that the client will not get angry. He had learnt this from his last failure when the client had escalated the issue to the

higher management. Until you fail, you will never know what the right thing to do was. Once you know the right thing to do, then only you will succeed.

Evan Clark Williams is the co-founder of Twitter. Today, he is a successful man. But he was not always successful. He had to face failures as well. Before twitter, he had developed “Odio” which was a podcasting platform. Shortly after that, apple added its own podcasting platform to iTunes. Because of that, the Odio platform never took off properly. But he did not stop and kept trying which made him a successful man.

“Colonel Harland Sanders” is the founder of KFC (Kentucky Fried Chicken). KFC is an American fast food restaurant chain. The life of Harland was full of failures. He got fired from several jobs. He had once started a gas lamp manufacturing company that went out of business. His wife left him. Then he started a cafe business which started to bring profit. Later on, the government built a new highway which bypassed the highway on which his cafe was built. His business failed again. He had failed miserably. He was out of money. When he retired, he got his first social security cheque amounting \$105 only. It was too less. But he did not stop on his failures. He wanted to be rich. He tried a new idea, “Selling fried chicken using his new recipe.” He started to travel by car to different restaurant and houses. Whenever he visited a restaurant, he would say, “I will make the chicken using my own recipe at your restaurant in front of you. If you like it, we would enter into a sales agreement to sell the chicken using my recipe.” He tried 1009 times and failed. 1009 restaurants rejected him. Finally in 1952, he persuaded a restaurant to sell his chicken. His chickens started to sell.

From there, his journey towards success started. By 1964 he had 600 restaurants selling chickens using his recipe. Later on, he sold his company for \$2 million. The life of Colonel Harland Sanders is a true lesson for us. Many people stop trying after two to three failures. Colonel Harland Sanders tried for 1009 times. He kept learning from his mistakes. He learnt to improve his recipe, cooking and his communication skills with each failure and applied it to his next attempts. Finally, he achieved perfection and succeeded in 1952 by his continuous efforts. He succeeded at the age of 65 when most people retire and start to live their old age.

Hence, learn from the failures and keep trying. This is the only key for success. Sometimes, I am devastated to see how people try to take their lives just because of failures. When the exam's results are out, I see some students commit suicide just because they fail in a subject in their board exams. For them, the board exams were the final destination of their lives which they failed to achieve. Many of us think in the same way. When I was in the 10th class, for me it was very critical to pass the board exams. There was a big fuss about the board exams in our city. But I knew that if I fail in a subject, I will get another chance to give the exam. But still, me including all students of 10th class were scared to even think about appearing in the exams. Now after 18 years, I see that the same board exams hold no value to me. Now, I do not feel anything when I think about that exam. The exam which seemed to be everything to me at that time has no value now in my life. Similar to this, we face many problems in life that make us feel like it is the end of the world. But if you could just save yourself, you could try again every time.

If a person fails in a subject, he could always give the exams again. If someone is divorced, he could marry again. If someone is fired from the job, he could try again and get another job. There are endless opportunities that the life offers to us. I remember when I had joined my first company in 2007. At that time, our batch was a fresher's batch. There was a girl named Vaishali in our batch. We all got training and then we were placed in different projects. Vaishali was placed in a different project in the same building of the company where my project was. She was not performing as per the expectations of the manager. One day when I was having lunch, my colleague asked, "Do you know Vaishali?" I replied, "Yes. She is the girl from our fresher's batch." My colleague said, "She was fired yesterday from the company. God knows what she will do now." I was stunned to hear this. At that time, we were new in the company and it was our first job. For us, losing a job was like the dead end of life. All of our team members were looking a bit scared thinking what if that happens to them also. Time went by. After a month when I was having breakfast in the office, my friends came and said to me happily, "You know Nikhil! Vaishali got a new job in another company along with a raise in her pay package." I was happy to hear this. Now, I had known that if I lose a job I can always get another one. After that, I switched many companies and had a great career in the IT Companies.

Similarly, many failures could happen in your life. It might be devastating for you at that time. You might feel that it is the dead end of life because you are not experienced enough to know that there are better possible alternatives waiting for you in the path of your life. Under such circumstances, the

first thing that you have to do is to accept your failures and learn from them. After that, you have to keep trying again and again indefinitely until you achieve success. Those who try never fail. Acceptance of failures and making them a ladder to success is a key point to finally achieve peace and happiness in your life.

“Failures, repeated failures, are finger posts on the road to achievement. One fails forward toward success.”

— C. S. Lewis

“Many of life's failures are people who did not realize how close they were to success when they gave up.”

— Thomas A. Edison

CHAPTER 30

THE PURPOSE OF LIFE



“You must have a purpose in your life.”

If you have ever driven a vehicle or ridden a cab, you would know that one must know the destination. Without a destination there is no meaning of driving a vehicle. If you do not have a destination to go to, you will just keep on driving your vehicle on different roads endlessly. You will not try to find a path because you do not know your destination. When you start driving a vehicle and know the destination then only driving the vehicle makes sense. When you know your destination, then only you set it in your GPS to get the right path to your destination. The life is also same. Without a destination, life does not make any sense. You will not know which path to follow because you do not know the destination. Hence, it is very important to have a purpose in your life.

A human being lives his life until he knows that his life has a purpose. Ask yourself, “What is the purpose of my life?” Do you get an answer? If you have an answer, then congratulations! You have a path to follow. If you do not have an answer yet, do not worry. Create a purpose of your life. If you achieve that purpose then make a new one. Live your life to achieve your purpose.

How to create your purpose?

Think, where would you want to see yourself after 15 years? In 2003 itself, when I was in the school, I had decided to become a computer engineer and write software. When I completed my school education, my father asked me, “Son, you will now go to the engineering school. Shall I get your admission done for the mechanical branch in college?” I said, “No papa, I want to become a computer engineer and write software. I will opt for the Computer Science branch.” My father supported me in my decision. Finally, after appearing for the entrance exams, I got admission in the Computer Science branch in a college. I had a clear conscience. I wanted to learn programming so that I could make the computer applications. At that time in 2004, the mobile application’s era had not started yet. Since 2004, I started to develop small computer applications. I also created my own websites. This was a great achievement for me. Whenever I created something, it added more encouragement to my heart. My path kept becoming clearer. With time, I started making applications for mobile phones. But I was not making much money then. At that time, computer and mobile phones

were not much popular. Hence, at that time, I appeared for campus exams and got selected in a reputed IT Company in 2007. When I returned home after working in the IT Company, I used to work again on my software and websites. My path was clear to me. I knew what I wanted to become. Hence, even after working in a job, I continued to work hard towards achieving what I had dreamt of. From 2004 to 2019, I made various software and websites. Since 2011, I started to write mobile applications. I wrote applications for BlackBerry 10, Android, iPhones, iPad, Mac and Windows Phones. In 2017, I realized that I have achieved my purpose. I had a good repository of software and websites and my earning was good. Hence, I decided to leave my job and continue with the application development. Today, I am an independent software developer and a free person. But, reaching this destination was not easy. It took me exactly 15 years to achieve my purpose. It was not achieved in a day. I had planned it. When I created a purpose in my life, I knew the path that I had to follow. Today, I feel very satisfied and fulfilled. I do not have to go to the office anymore. I work as per my convenience and there is nobody above me to decide what I should do. I am a man of my own will. I have accomplished the purpose of my life.

But now what? I have achieved my purpose. I am making software independently and living a happy life. Now, I have made a new purpose of my life. My new purpose of life is to write books on topics which would help people to have a good life. I am working towards my purpose. I am writing a book. I will write more books. If after a few years I feel that my purpose of writing book is achieved and I am now

satisfied, I will again make a new purpose in my life. I will keep creating new purposes for my life till it ends. This is the only way to live life happily. Each and every progress towards my purpose gives a small taste of happiness to me. These small doses of happiness will keep me happy throughout my life.

You see some great people today. They have not achieved their success in a single day. They had a purpose in their life for which they worked hard. If you wish to be happy and successful in your life, you must ask a question to yourself at this very moment, “What do I want to become after 15 years?” If you are 45 and above, do not think that you would cross 60 after 15 years and your life would be over. Instead, think that your life will become even great when you become CEO of your company or achieve what your dream is. You will live more than 100 years. Tell yourself, “My life is 100 years. I will live for 100 years and more. I have a purpose in my life. I will create a path to achieve that purpose.” When you create a purpose in your life then your mind will automatically start to work towards it. Each small step that you take today will add up to your purpose in the 15th year. When you have a purpose, you would know what is right and what is wrong. If you are going on a wrong path, your mind would remind you and tell, “The work you are doing right now will take you to someplace else. It will not help you in reaching your life’s purpose.” You would know immediately that your path is wrong and you must change it. My brother’s friend wanted to become a doctor. He could not clear the medical entrance exam at that time. His father asked him to join a college in any other engineering stream. He replied,

“Father, I want to become an MBBS Doctor. This is the purpose of my life. I could not go to any other engineering stream.” He then discussed with all those friends who had cleared the medical entrance exams. He created a path to clear the exams. He started taking tuitions. He also took the books that his friends had used to clear the exams. In the second attempt, he cleared his medical exams. He is now an MBBS doctor. You see, how he drew his own path when he had a purpose in his life? He had different paths to choose from. But, he took a separate path because he had a clear purpose in his life.

Similarly, create a purpose of your life and work towards it. Find the people who already are what you want to become in next 15 years and study their life. Plan your life accordingly. Warren Edward Buffett is the most successful investor in the world. His net worth is \$82 billion. As an example, if you wish to become a successful investor like him in next 15 years, you should follow him. You should read his books and try to understand what he did in his life to achieve the success that he has today. You should study his life. You will get an idea about the path that you should also take to reach that purpose of your life. Now when you have a purpose of becoming a successful investor in your life, your mind will automatically start to attract towards the YouTube videos that are on investments. You will start ignoring other types of educational videos because you would know that this education will not take you towards accomplishment of your purpose. When you hear from your friends that a seminar on “How to become a successful investor” is being conducted in your town, you will never miss it. You would know that this

seminar will help you in educating that how you could become a successful investor. You would automatically be attracted to the people who are investing in the stock market. Slowly, you would start to understand the concepts of stock marketing. You will start talking the words of stock market and investments. Who knows if you would become the next Warren Edward Buffett or even richer? Yes, you could become richer than him if you follow the path towards your purpose in life and believe in yourself.

This is how the purpose is created and planning is done to achieve it in small bits. Go ahead for your purpose in your life. Your life will be beautiful, shiny, happy and peaceful.

“Your purpose in life is to find your purpose and give your whole heart and soul to it.”

— Buddha

“It’s not enough to have lived. We should be determined to live for something.”

—Winston S. Churchill

“You can have anything you want if you want it badly enough. You can be anything you want to be, do anything you set out to accomplish if you hold to that desire with singleness of purpose.”

— Abraham Lincoln

CHAPTER 31

SMILE & DANCE



“Smile & Dance to keep yourself happy.”

I was working at my desk. My children and wife were watching the TV. One of my tasks got finished. I thought, why not celebrate it. I came to them and started dancing. I do not know how to dance. I just moved my body in all possible ways to mimic the dancing. When my children saw me dancing, they were very happy. They came and joined me in dancing. Now, me including my two daughters were dancing. My younger daughter was more sort of jumping. My wife started to laugh while watching this. Her eyes glittered with happiness. My dance made my entire family happy including myself.

Dancing is very useful in reducing your stress and making your happy instantly. If you do not believe it, then leave reading this book for a moment and just dance. Throw your hands and legs as your wish to, shake your body and head in

any way possible and dance. Did you dance? Ok, now let us come back to this book. Are you feeling happier? Is your mood elevated? It must be. Dance is a natural herb for stress and sadness. Do not be ashamed to dance. Dance whenever and wherever you get the chance. Your family will be happy to see you dancing. Your friends will gladly join you when they see you dancing. This is the shortest possible way to bring instant happiness to yourself.

There are great benefits of dancing. It is also a form of exercise. When you dance, you are making your body work. Indirectly, you are doing an exercise and burning calories. When you dance, your body releases a chemical called “endorphins” which heals stress and elevates your mood. You start to feel better. Since in dance you put stress on your body, the joints and bones also get affected. Because of the increased pressure on the joints and bones, the joints become stronger and bone density increases. It also increases the blood circulation in the mind making it more active. Dance is a very good cardio workout. It could improve your cardiovascular health. When you dance, you move almost all parts of your body in a rhythm. This increases the coordination between your mind and body. Dancing also boosts your confidence level. Now, we have plenty of reasons to dance. So, let’s dance!

“To dance is to be out of yourself. Larger, more beautiful, more powerful... This is power, it is glory on earth and it is yours for the taking.”

— Agnes De Mille

“While I dance, I cannot judge, I cannot hate, I cannot separate myself from life. I can only be joyful and whole. This is why I dance.”

— Hans Bos

It costs nothing to smile

“Do you want to be happy for free?” I asked my friend Anish. He asked, “How?” I replied, “Smile my friend, Smile!” You will be happy without any cost. After hearing this, he looked at me with a smile. Smiling is something which is completely in your hands. You could smile whenever and wherever you want to. Smile when you look at someone, smile when you look at your wife and children and smile when there is no reason to smile. Your smile will not only make you happy but also it will make the person happy who is looking at you.

Once, I was working from home for the office. I was working on something critical which was not going well. My manager called me, “Nikhil. How much of this task is done? We have to deliver it today itself.” “Niketan, I do not think that we will be able to deliver it today. There are dependencies on other modules. As a whole, all these modules are not communicating with each other properly.” I said. He replied, “Please push yourself to deliver it today. I have promised the client.” I kind of yelled out of pressure, “I had already informed you sir earlier that it would not be easier to deliver today. Different teams have created each module. The coordination with them will take time.” When the call finished, I was very much stressed and kind of

irritated. Suddenly, I looked at my children who were listening to my call silently. I was busy in the call. I had not noticed that they are listening. Both of them were looking serious and clinging on to their mother. My wife also looked stressed. I understood that my children have taken my yelling in other way and my wife has sensed my stress. It was not good. I quickly gave them a big smile. The children smiled back at me. I smiled and said to my wife that nothing has happened. This is how the work goes on in the office. Then I played for a little while with my children. After that, I continued to do my work. The smile helped me in that situation.

Whenever you are feeling stressed, give smiling a try. It is a stress buster. Sometimes, try to laugh loudly. Laughing loudly helps in bringing happiness back. It also reduces stress and worries. It reduces your blood pressure and improves your mood. Laughter is a very good cardio workout. It increases the heart beats and burns the calories in the body equivalent of a slow walk that is done for a small time interval. When you laugh loudly, your body also releases endorphins which are the natural stress killers.

A few days ago, I saw my younger daughter laughing in the balcony. She was looking at something below from the balcony. I asked her, "What happened?" My elder daughter was also standing there. She said, "Papa, those uncles are also laughing in the garden below. She is copying them." I looked below from the balcony. I saw that 10 old men had formed a circle and they were laughing very loudly. They were doing laughter therapy exercise. Just by laughing, they were getting all the benefits that I have mentioned above.

One interesting thing is that your body could not differentiate between a real laughter and a fake laughter. If you laugh loudly without any reason, then also the body will react positively to it. The stress relieving hormone called “endorphins” will be released and your immune system will improve as well. Hence, the elderly people did the laughter exercise. You should also do it daily. You could laugh anywhere you want to and get all of the benefits.

When you laugh loudly, your thought process stops for a short time. This helps in reducing stress because the laughter stops your bad thoughts as well. Now, try to laugh out as loudly as you can and try to think of something. You would find that your thoughts stopped for a while. This is a psychological effect of a loud laughter. You could control your stress and worries using this technique. When you smile at people and laugh often, people will consider you as a jolly mood person. They will love to be friends with you. Your children, wife, siblings and parents will be very happy when you enter in your house in the evening with a big smile on your face. When you laugh or smile, you not only make yourself happy and peaceful but you also make the people around you happy. Hence, smile and be happy.

“Smiling is the best way to face every problem, to crush every fear and to hide every pain.”

— Anonymous

“Smile. It instantly lifts the face, and it just lights up the room.”

ATTAIN A HAPPY AND PEACEFUL LIFE

— Christie Brinkley

CHAPTER 32

CHANGE IT



“Change what you do not like for a happy and peaceful life.”

We often live under circumstances and situations that we do not like. When we compromise forcefully, it snatches away the happiness and peace from our inner self. If we wish to achieve the happiness and peace in life, we must change the situations which are causing us trouble. If we are in trouble because of our habits, then we must change ourselves.

“Madam, I am not satisfied with this project. I need a release.” I asked my project manager. She said, “Once you have joined in the project, you cannot be released for 18 months. You have just completed 6 months in the project. You must work for one more year in it.” I left the meeting room after having this conversation. Many thoughts were going on in my mind. This project had three shifts (The morning shift, afternoon shift and night shift). When I joined the project I

was told about these shifts. I had thought at that time that I would be able to do those shifts. But when I started doing the night shifts, it started to have very negative impact on my body. I started to have issues like food indigestion and insomnia. The change in shift was not possible. Nobody wanted to end up in a night shift. I decided to take a release from this project. My project manager denied it and said I will have to work for 1 more year at any cost in this project. This is the company's policy. I was thinking, "Will I have to work like a slave in this project for 1 more year? This will be like hell. My health will deteriorate to a severe extent if I work like this for another year. No, I must do something about it. I must CHANGE it." On that day itself, I put my resume on the job portals and started looking for a new job. Within 15 days, I secured a new job. I resigned from my current company and declined to work in night shifts. My health and life had higher priority than anything else. My colleagues said, "Nikhil! You have joined this organization just 9 months back. It will not be okay to leave in such a short period of time. Your resume will be impacted." I replied, "If something is troubling me, it has to change. I could not keep on torturing myself for a job that is costing me my health. If I do not like it I will change it. Nothing is going to happen to my resume. I am already selected in another reputed company. "

I ended my sufferings by changing what I did not like. In the new company, I worked for almost 4 years and I never had to come in any shift. It was a very comfortable 9 to 6 job.

For happiness and peace of your mind, it is very important to change what you do not like at any cost. You will have to

take the action by yourself. If there is a fault in yourself that is causing the trouble then you must change yourself. My friend Sahil had a very bad habit of smoking. He was a patient of asthma. Once when he was smoking, he had an asthma attack. He was taken to the doctor. The doctor explained him the drawbacks of smoking. He also warned him to stay away from smoking because he already had asthma. Smoking could have caused asthma attack again. Sahil understood that he needed to change his habits. It was very difficult for him to leave the smoking habit. He consulted doctors and followed their advice and medicines. Finally, after a year he was a changed man. He had quit smoking. When I saw him, he was looking healthier than before. He had also gained some weight. He had changed himself. Sahil's life became good when he changed his habit.

In order to determine if you need a change, please follow the examples that I have mentioned in the next section.

Do you need a change?

Talk to yourself to determine if you need a change. Remember, you could change anything that you do not like with strong willpower and fearlessness.

- ❖ If you are not able to understand what your tuition teacher is teaching you, do an analysis. Is this your fault? Are you listening to your teacher properly? If not, then it is time to change yourself so that you could concentrate on your studies and get good marks in the exams. Is your teacher lacking skills to teach properly? If the answer is yes, then it

is time to change your tuition teacher. When I was in class 12, I had joined a tuition class. After attending the tuition for a few days, I found that the teacher is teaching us a few incorrect things. He was sometimes getting confused while explaining us the concepts. I immediately changed him and joined a new tuition class. I had already paid him the 1 month's tuition fee in advance. That money got wasted because I had left the tuition just in a week. But, I saved my entire month of time and reinvested it in learning from a new tuition class.

❖ Is your present job suitable for you? Do the timings and the job profile match your expectations? Are you overburdened with work? Are you coming on weekends for doing your work? If your answer to any of these questions is yes, then first please try to talk to your manager and see if these issues could be resolved. If the issues could not be resolved, ask for a release from the current project. If your company has multiple projects, try to get yourself shifted to another project. Sometimes, changing the projects in the same company brings out many positive changes. In the same company one project could be worse whereas another one could be good from all aspects. If your manager denies changing the project, then it is time to change your job. A job change could improve the situation. You could also get a raise in the salary.

❖ Are you uncomfortable in your present house? Is it smaller than your needs? Please change it if your budget permits. There is no point in torturing yourself for the

things that are causing trouble to you. If you search really hard, you will get a house with more rooms in almost similar price range. I had myself searched a lot of houses in my student life. I lived with my friend in a 1 room house with balcony. I then shifted to a 2 room house when my brother also came to study with me in Pune. The two room house also costed me the same but it did not have a balcony. So, there was a compromise. But since it offered more room, we adjusted there and lived comfortably.

❖ Has your vehicle become unreliable? Are you facing problems in it very frequently? Please change it if your budget allows. Buy a new one. A new vehicle will save you from the stress that you always had to bear with your older vehicle. It will also save your precious time.

❖ Has your behaviour changed recently with your spouse or other family members? Are they not happy with you due to something that you said to them or did to them? Please change yourself. Please be humble and apologize to your family members. Please change your behaviour towards your loved ones.

From the above examples, we could see that there are two types of changes. One is to change the external factors which are causing you the trouble and the other one is to change yourself so that you could be free of trouble or do not cause pain to others.

There is one more category that I have not explained yet. What if there is an external factor that is causing trouble to

yourself but you could not change it in any way under current circumstances? For example: let us suppose that your spouse is a very nice person. He/she takes care of you, loves you for what you are and takes responsibilities for the family members and the children. But he has a problem of anger. He gets angry on you very often. What would you do? Would you leave your spouse for just one thing that you do not like? No, you would not do it. In this case, the solution is to change yourself. Accept your spouse for what he is. Try to make him feel that his anger is hurting the feelings of you and your children. He will change with time. But till then, please be patient and change yourself to bear with him. Actually, nobody is perfect in this world. You do not know, but your spouse might have also adjusted with some bad qualities of yourself.

There could be various other circumstances. It is up to you to decide when you have to change yourself and when you need to change the external factors. You have to conquer your fears and bring changes in your life. Once you bring the desired changes, your life will become happy and peaceful.

“By changing nothing, nothing changes.”

— Tony Robbins

“True life is lived when tiny changes occur.”

— Leo Tolstoy

CHAPTER 33

LEARN TO SAY NO



“Start to say no from today for a happy and peaceful life.”

“Hey Nikhil! Have you completed the job of data migration?” My project manager asked. I replied, “No, I am working on it. It should be completed by today.” He said, “Could you please look into this new email from the client? He is facing issues in running the reports.” I replied, “Sure.” Later in the day after lunch time, he again came to my desk and said, “Nikhil. There was an email from our client Clara yesterday. She had asked to look into this high priority ticket. Please look into this.” The workload was going beyond my control but I still said yes. On that day, I had to work till 11 in the night. I had around 3 years of work experience in the IT Company at that time. I hesitated to say no. I paid the price for not saying no on that day by working late. On that day, I saw that some other employees in that project were passing their time

browsing the web. The work could have also been assigned to them. This continued for a few days. One day I was sitting worried while having the lunch. At that time my senior was also sitting with me. He asked me, "What happened Nikhil? You do not look good." I explained him the scenario. On listening to my problems, he replied, "Say NO to your project manager when he comes tomorrow with excess work." The signs of worries appeared on my face. I said, "But what if they release me from the project if I decline to do the work?" My senior said, "You do not know the IT work culture. If you keep saying yes then all of the tasks will be assigned to you. You will keep working like a donkey while others will relax in their time. You know that there are more resources available who are passing their time. When you say no, your manager will go to them. But there is a way to say no. You are technically proficient. You know your work well. When your manager comes to you, explain him that you are already overburdened with the existing work. Show him 4-5 tickets and tell him that your existing work is already getting delayed. But if he still forces, you could directly tell NO to him. Believe in me. Nothing will happen. You are working in this project from so many days. They have dependency on you. In your absence, their project work will suffer. Hence, you are the king."

When I returned from lunch, my project manager came to me. He said, "Nikhil, I have a work for you. There is an important ticket raised today morning. But no one has picked it up yet. Could you please look into this urgently?" I replied politely, "But sir, I am already working on 4 tickets. Their resolution is also missing the deadline. I would not be able to

work on this new ticket.” The project manager looked at me for a second and then shouted, “Hey Vinayak! Could you please come here?” Vinayak, who was busy in doing something on his mobile, quickly put his mobile into his pocket and came to the manager. The manager asked, “What are you working on at this time?” Vinayak replied, “I was checking the emails.” The manager said, “Ok, fine. Can you please look into this ticket? It has a high priority.” He replied, “Sure sir.” Both went back to their seats. I was smiling. I had learnt how to say no.

Learn to say NO to people. You could not make everyone happy. It is fine if some of them do not like your response. There is a famous quote, “If you want to make everybody happy, start selling ice cream.” None of us want to do that. You can directly decline by saying, “No.” You must say no whenever required for your own good. Do not fear. Nothing will happen if you decline. Avoid the “TRY” word. Never say, “I will try.” When you say that you would try, you are neither accepting nor rejecting. The word “TRY” gives hopes to the person who has asked you for something. When you are unable to do it, the condition will be worse. Hence without hesitating, say NO for your own wellness. Below are a couple of scenarios to explain this concept in more detail:

❖ Prakash heard a knock on his door. He opened it. His friends were standing on the door. They said, “Hey Prakash! Let’s go for the party tonight!” Prakash did not want to go. He said, “No. It is not possible this time. Would you like to come inside for a cup of coffee?” His friends replied, “No it’s fine, we will carry on for the party. Anyway

we are getting late.” Had he hesitated to say no to them, he would have to go to the party where he never wanted to go.

❖ “Hey Vinit, could you please give me your car keys?” Jai asked. Vinit knew that he was not a good driver. He replied smiling, “No, I do not like giving my car to anybody else.” Jai went away. It is fine if he did not like the answer. If he had crashed his car, the damage would have been much more.

❖ “Hey Amar, could you please do this task for me?” The boss asked him. Amar was already overloaded with the work. But he hesitated to deny. He agreed and said, “Ok boss. I will work on it.” Since he was already overloaded with the tasks, he could not complete what his boss had asked him. When the boss came to know that his work was not completed he said, “Amar, you had promised that you will complete this task today. You have such a bad attitude towards your work. How would I rely on you next time that you would complete your job?” Amar replied, “But boss, I had plenty of work yesterday. I could not finish it.” His boss replied, “You should have told me this earlier. Now there is loss of work. I will have to face the client and explain him why the work was delayed.” His image was ruined in front of his boss. If he had said NO at the first time when his boss had asked him, he would not have faced these many problems.

❖ Seema asked her husband, “Dear, shall we go to the market this week to buy some clothes?” Her husband replied, “No dear. I am tired. We will go next week.” Seema said, “Ok, no problem.”

When you say NO, people will understand that you are a direct person. They will not try to take advantage of your kindness. When you start to decline, you will feel that you are more in control of everything. You will have more time to do the tasks that you wanted to do because you declined to do what people were expecting from you. You will be less burdened with work and have more free time because you said NO to your boss. You will no longer be worried about your car because you said NO to your friend when he asked you for the car keys.

When you bring the word “NO” in your life, you will feel that your life is becoming happier and more peaceful day by day.

“Love yourself enough to set boundaries. Your time and energy are precious. You get to choose how you use it. You teach people how to treat you by deciding what you will and won’t accept.”

— Anna Taylor

CHAPTER 34

RELAXATION TECHNIQUES



“When you suddenly hear a problem, your body reacts negatively to it. You must learn to control it.”

When we hear a problem or when we have to face an unpleasant person, our body reacts negatively to it. Suddenly, our blood pressure rises, heartbeat elevates, the breathing increases and we find ourselves in stress. This is a natural reaction to some of the external phenomena. Once I was driving my car. Suddenly, a dog appeared out of nowhere. I applied brakes with full force. The car's tyres skidded for a small distance and then the car stopped. When the car stopped, my heartbeat elevated and I was breathing heavily. It took me some time before I could stabilize myself again. Here, what happened to my body under pressure was not under my control.

In this chapter, we will learn about various techniques to control our body under such stressful situations.

Breathing technique

The first step to control our stress is to use the breathing technique. When you feel that you are under stress and your heartbeat and breathing are elevated, follow below steps:

- ❖ Sit straight on a chair. The position should be comfortable.
- ❖ Close your eyes. (If you are at a public place or feeling uncomfortable outside, you could keep your eyes open.)
- ❖ Breathe in slowly through your nose. Hold on for a second.
- ❖ Breathe out slowly through your nose.
- ❖ Repeat these steps 10 times.

Now, open your eyes. The first thing that you will notice is your heartbeat has slowed down. Your breathing will come back to normal. You will feel relaxed. Try this now. Keep this book down and follow the above steps. I myself do these steps whenever suddenly I feel stressed. This technique has helped me a lot and caused me an instant relief.

This technique is also very helpful in anger management. Anger could also cause severe stress to the body resulting in muscular tension, elevated heartbeat and elevated breathing. If you are feeling anger, then follow this breathing technique. You will realize that your anger is vanishing slowly. Repeat the above mentioned steps until you are back to normal.

Sleep

When I feel stressed out, I just go to sleep. Sleep is a great stress buster. If you are at home and feeling stressed, just go to sleep. When you wake up, your condition will be much better. If you are in your office, then you could also go inside your car in the parking area and take a nap. This will also help you. Some offices offer bed for sick people in their building. Do not hesitate to use that bed for sleeping when you are stressed. Just a small nap of 10 minutes will also help.

Watch comedy shows

Nowadays, we have easy access to YouTube on our mobile phones. When you feel stressed, open YouTube and start watching standup comedy shows or any episode of your favourite TV comedy shows online. This will surely help you to reduce the stress.

Play with kids

When you are with someone who is happy, you will automatically be happy. Children are the cutest and the happiest being on this earth. If you have kids, play with them. Within 15 minutes you will start to feel the difference.

My both daughters are full of happiness. Whenever I look at them, I get a feeling of love and relaxation both at the same time. Playing with them has definitely helped me.

Take a walk

When you feel stress or anger, leave the place where you are at that time. Go outside and take a 10 minutes' walk. Walk casually, that will also do. When you go outside, your surrounding environment changes. This distracts your mind from the issue or the person because of which you started to feel the stress in the first place. You also connect to the nature. This helps in reducing your stress.

Music

Music is very effective in stress management and relaxation. A slowly paced music could very effectively relax your body and mind. It could lower your blood pressure, slow down your pulse and heart rate and decrease the level of stress hormones inside your body. If you are feeling very stressed and tensed, then try to hear the meditation music. It will help you to relax. I listen to this music sometimes when I have difficulty in sleeping. It has helped me a lot. It will help you too. Various types of meditation music are available nowadays on YouTube. Just open the YouTube app on your phone and search for “meditation music”. From the search results, play the one that suits you the most. After this, lie down on your bed or sit on your chair and close your eyes. If you are lying on your bed, you will be asleep soon. If you are

sitting on your chair doing day-to-day work, then also this music will relax you.

There is a song called “Weightless” by Marconi Union group. This song has been awarded as the most relaxing song of the world. Marconi Union, the group behind this song has worked with the sound therapists to create this music. This song can induce a 65% reduction in the anxiety and stress level of a person. Search for “Marconi Union - Weightless” on your web browser or phone to hear this song. Also, save it on your computer or phone. It will definitely help you when you are feeling stressed. It will also help in sleeping. I tried to hear this song while lying on the bed and I was fast asleep within 10 minutes.

Nature Sounds

It has happened to me sometimes that I was not able to sleep due to stress. Sometimes, certain things make us worry and disturb our sleep. In such cases, there is a very good technique which would make you asleep. I have tried this myself. Please download any application named “Nature Sounds” on your mobile phone. There are plenty of such applications available on the app store of the phones for free to download. Such applications relax you by playing nature's sounds on your mobile. For example: You could play the sound of the flowing river, tweeting birds, the sound of the waves at sea, the sound of the rain, the sound of the forest and many more. These apps also offer a timer so that the

sounds will automatically stop after a set time when you are asleep.

The most effective sound for me was the sound of rain. You could try it too. For the best results, set the timer to 30 minutes. After doing all the necessary settings, play the sound of rain and close your eyes on the bed. You will feel that it is really raining outside. If you set the sound to the jungle, you will feel that you are in a forest. You will be fast asleep in 15-20 minutes. This is a magical method. It has worked great on me.

We human beings are a product of nature. We are very much connected to the nature. In today's lifestyle, we have lost our contact with it. We merely get to be in touch with things like a river, trees, tweet of birds, mountains and rains. Mostly, we are inside brick made walls of our houses or offices. When you are disconnected from the Mother Nature, you will feel stressed even if you do not have any reasons for it. This is natural.

Now coming to sleep, when you hear these sounds, you trick your mind and body to believe that you are in the lap of Mother Nature. This feeling relaxes you as a whole and you go to sleep just like you would do in the lap of your mother in childhood.

These relaxation techniques are tried and tested by myself. These will help you as well in achieving the peace and happiness in your life.

“Tension is who you think you should be. Relaxation is who you are.”

ATTAIN A HAPPY AND PEACEFUL LIFE

— Chinese Proverb

“Sometimes, the most productive thing you can do is relax.”

— Mark Black

CHAPTER 35

TEACH YOUR CHILDREN



“Teach your children what you liked in this book. It will help to shape their future.”

I have asked my wife to give my children coins twice a week so that they could put it inside their coin banks. My daughters are saving money in their coin banks. After a month, we ask them to take some money out from their coin banks and come with us to a shop. We ask them to give the money to the shopkeeper uncle. The shopkeeper uncle would then give them some chocolates for that money. This practical lesson is teaching my daughters the value of saving money. They have started to understand that they should save. They now know that their savings will help them to accumulate money and buy the things that they desire. This is just the beginning. We will teach our children more practical lessons that will help them to value more things in their life and overcome obstacles.

As a parent, we would always want our children to prosper. We want them to learn to face new challenges in their lives. This book covers many key points that are not taught in schools. If you liked this book, give it to your children to read. Let them know how to handle these kinds of unseen obstacles in their lives. These are life's valuable lessons that I have learnt from the experiences in my life. You could also teach them these concepts orally with love.

You should also give this book to your family members to read. Your spouse and parents will also be benefited by reading this book. I wish you and your family to be happy and prosperous in life. I wish you all the best to achieve happiness and peace in your life.

“Dedicate yourself to the good you deserve and desire for yourself. Give yourself peace of mind. You deserve to be happy. You deserve delight.”

— Mark Victor Hansen

ABOUT THE AUTHOR



Nikhil Anshuman is an entrepreneur. He completed his graduation from the computer science branch in 2007. From 2007 till 2017 he worked in various multinational IT Companies. During this period, he also took various sessions on self help, stress management, Time management and self motivation. He has helped people to overcome anxiety, stress, anger and various other day-to-day issues in their lives. He also teaches lessons of life to people and helps them in attaining a better and peaceful living.